

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2014 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2014 CPL-GR-A80
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/26/2013
SERFF Tr Num: BNLB-129133818
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2014
Date Requested:
Author(s): Diana Willis
Reviewer(s): Herbert Olson (primary), Adrienne Evans, Sandra West, Charles DeWeese, Maria Casale
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 8.14% Filing Status Changed: 07/26/2013
State Status Changed: 07/26/2013
Deemer Date: Created By: Diana Willis
Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

COMPANY: COLONIAL PENN LIFE INSURANCE COMPANY
FEIN # 23-1628836 NAIC # 233-62065

MEDICARE SUPPLEMENT RATE FILING 2014 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80
Plans A, B, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2014 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009.

The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

We are filing the 2014 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum.

These revised rate scales are intended to be effective through year-end 2014 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond via SERFF, e-mail to d.willis-panzica@banklife.com or fax (312) 396-5907.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis-panzica@banklife.com
111 East Wacker Drive 312-396-6071 [Phone]
Chicago, IL 60601 312-396-5907 [FAX]

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2014 CPL-GR-A80
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Filing Company Information

Colonial Penn Life Insurance Company	CoCode: 62065	State of Domicile: Pennsylvania
Adm. Address: 111 East Wacker Drive	Group Code: 233	Company Type:
Chicago, IL 60601	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 23-1628836	

Filing Fees

Fee Required? Yes
 Fee Amount: \$225.00
 Retaliatory? No
 Fee Explanation: \$25.00 per form being filed x 9 forms = \$225.00
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	07/26/2013	72317296

SERFF Tracking #:

BNLB-129133818

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2014 CPL-GR-A80

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

4.600%

Effective Date of Last Rate Revision:

01/01/2013

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	8.140%	8.140%	\$171,857	1,402	\$2,111,262	12.000%	0.000%

SERFF Tracking #:

BNLB-129133818

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2014 CPL-GR-A80

Project Name/Number:

/

Rate/Rule Schedule

SERFF Tracking #:

BNLB-129133818

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2014 CPL-GR-A80

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 12	Rate Sheet - Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 8	Rate Sheet - Plan B.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 10.6	Rate Sheet - Plan F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request:	Rate Sheet - Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 5	Rate Sheet - Plan G.pdf,
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request:	Rate Sheet - Plan K.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 8	Rate Sheet - Plan L.pdf,

SERFF Tracking #:

BNLB-129133818

State Tracking #:**Company Tracking #:****State:**

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2014 CPL-GR-A80

Project Name/Number:

/

8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 8	Rate Sheet - Plan M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-128673021 Percent Rate Change Request: 4	Rate Sheet - Plan N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-128673021 Rate Action Other Explanation: Informational	Rate Sheet - Current.pdf,

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,625.77
66	1,685.44
67	1,757.44
68	1,831.73
69	1,908.09
70	1,987.07
71	2,068.13
72	2,151.69
73	2,237.98
74	2,326.67
75	2,418.31
76	2,512.89
77	2,610.20
78	2,710.67
79	2,767.50
80+	2,825.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,421.44
66	1,473.59
67	1,536.53
68	1,601.44
69	1,668.20
70	1,737.26
71	1,808.17
72	1,881.26
73	1,956.64
74	2,034.20
75	2,114.38
76	2,196.96
77	2,282.05
78	2,369.98
79	2,419.51
80	2,470.12
81	2,534.60
82	2,600.71
83	2,668.56
84	2,738.27
85	2,809.72
86	2,883.03
87	2,958.41
88	3,035.43
89	3,114.74
90	3,196.01
91	3,237.79
92	3,280.12
93	3,322.88
94	3,366.19
95	3,410.15
96	3,454.66
97	3,499.72
98	3,545.43
99+	3,591.68

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,579.41
66	1,637.33
67	1,707.37
68	1,779.37
69	1,853.77
70	1,930.24
71	2,009.11
72	2,090.27
73	2,173.95
74	2,260.24
75	2,349.14
76	2,441.00
77	2,535.58
78	2,633.21
79	2,688.41
80	2,744.60
81	2,816.16
82	2,889.69
83	2,965.18
84	3,042.52
85	3,121.94
86	3,203.43
87	3,287.10
88	3,372.84
89	3,460.77
90	3,551.21
91	3,597.46
92	3,644.48
93	3,692.04
94	3,740.37
95	3,789.02
96	3,838.55
97	3,888.62
98	3,939.35
99+	3,990.84

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,579.41
66	1,637.33
67	1,707.37
68	1,779.37
69	1,853.77
70	1,930.24
71	2,009.11
72	2,090.27
73	2,173.95
74	2,260.24
75	2,349.14
76	2,441.00
77	2,535.58
78	2,633.21
79	2,688.41
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90	3,551.21
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92	3,644.48
93	3,692.04
94	3,740.37
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96	3,838.55
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98	3,939.35
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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,754.93
66	1,819.29
67	1,897.08
68	1,977.26
69	2,059.73
70	2,144.71
71	2,232.42
72	2,322.64
73	2,415.69
74	2,511.47
75	2,610.41
76	2,712.30
77	2,817.36
78	2,926.01
79	2,987.21
80	3,049.61
81	3,129.25
82	3,210.96
83	3,294.74
84	3,380.70
85	3,468.95
86	3,559.50
87	3,652.44
88	3,747.79
89	3,845.53
90	3,946.00
91	3,997.38
92	4,049.53
93	4,102.33
94	4,156.00
95	4,210.11
96	4,265.09
97	4,320.73
98	4,377.13
99+	4,434.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,754.93
66	1,819.29
67	1,897.08
68	1,977.26
69	2,059.73
70	2,144.71
71	2,232.42
72	2,322.64
73	2,415.69
74	2,511.47
75	2,610.41
76	2,712.30
77	2,817.36
78	2,926.01
79	2,987.21
80	3,049.61
81	3,129.25
82	3,210.96
83	3,294.74
84	3,380.70
85	3,468.95
86	3,559.50
87	3,652.44
88	3,747.79
89	3,845.53
90	3,946.00
91	3,997.38
92	4,049.53
93	4,102.33
94	4,156.00
95	4,210.11
96	4,265.09
97	4,320.73
98	4,377.13
99+	4,434.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,949.87
66	2,021.44
67	2,107.73
68	2,196.96
69	2,288.60
70	2,383.18
71	2,480.38
72	2,580.74
73	2,684.05
74	2,790.52
75	2,900.48
76	3,013.61
77	3,130.45
78	3,251.10
79	3,319.06
80	3,388.55
81	3,477.03
82	3,567.68
83	3,660.73
84	3,756.30
85	3,854.37
86	3,954.95
87	4,058.26
88	4,164.18
89	4,272.95
90	4,384.33
91	4,441.49
92	4,499.53
93	4,558.22
94	4,617.67
95	4,677.89
96	4,738.87
97	4,800.83
98	4,863.45
99+	4,926.94

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,927.62
66	2,002.78
67	2,084.93
68	2,169.58
69	2,256.64
70	2,346.53
71	2,439.14
72	2,534.71
73	2,633.21
74	2,734.56
75	2,839.29
76	2,947.07
77	3,058.45
78	3,173.21
79	3,245.54
80+	3,319.61

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,685.22
66	1,751.00
67	1,822.89
68	1,896.75
69	1,973.11
70	2,051.55
71	2,132.71
72	2,216.05
73	2,302.24
74	2,390.71
75	2,482.34
76	2,576.71
77	2,673.90
78	2,774.27
79	2,837.65
80	2,902.45
81	2,981.32
82	3,062.59
83	3,145.72
84	3,231.25
85	3,319.28
86	3,409.50
87	3,502.23
88	3,597.46
89	3,695.31
90	3,796.00
91	3,847.60
92	3,899.86
93	3,952.99
94	4,006.77
95	4,061.31
96	4,116.51
97	4,172.47
98	4,229.31
99+	4,286.80

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,872.75
66	1,945.51
67	2,025.26
68	2,107.62
69	2,192.38
70	2,279.54
71	2,369.54
72	2,462.27
73	2,558.05
74	2,656.45
75	2,758.12
76	2,862.96
77	2,971.07
78	3,082.45
79	3,152.81
80	3,225.03
81	3,312.63
82	3,402.84
83	3,495.24
84	3,590.26
85	3,687.90
86	3,788.15
87	3,891.24
88	3,997.06
89	4,105.82
90	4,217.42
91	4,274.91
92	4,332.95
93	4,391.85
94	4,451.64
95	4,512.07
96	4,573.38
97	4,635.67
98	4,698.62
99+	4,762.54

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,872.75
66	1,945.51
67	2,025.26
68	2,107.62
69	2,192.38
70	2,279.54
71	2,369.54
72	2,462.27
73	2,558.05
74	2,656.45
75	2,758.12
76	2,862.96
77	2,971.07
78	3,082.45
79	3,152.81
80	3,225.03
81	3,312.63
82	3,402.84
83	3,495.24
84	3,590.26
85	3,687.90
86	3,788.15
87	3,891.24
88	3,997.06
89	4,105.82
90	4,217.42
91	4,274.91
92	4,332.95
93	4,391.85
94	4,451.64
95	4,512.07
96	4,573.38
97	4,635.67
98	4,698.62
99+	4,762.54

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,080.67
66	2,161.84
67	2,250.42
68	2,341.73
69	2,435.98
70	2,532.85
71	2,633.00
72	2,735.98
73	2,842.23
74	2,951.65
75	3,064.67
76	3,181.06
77	3,301.28
78	3,425.10
79	3,503.32
80	3,583.28
81	3,680.70
82	3,780.84
83	3,883.71
84	3,989.42
85	4,097.97
86	4,209.35
87	4,323.89
88	4,441.60
89	4,562.36
90	4,686.51
91	4,750.32
92	4,814.80
93	4,880.36
94	4,946.80
95	5,013.99
96	5,082.18
97	5,151.34
98	5,221.37
99+	5,292.50

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,080.67
66	2,161.84
67	2,250.42
68	2,341.73
69	2,435.98
70	2,532.85
71	2,633.00
72	2,735.98
73	2,842.23
74	2,951.65
75	3,064.67
76	3,181.06
77	3,301.28
78	3,425.10
79	3,503.32
80	3,583.28
81	3,680.70
82	3,780.84
83	3,883.71
84	3,989.42
85	4,097.97
86	4,209.35
87	4,323.89
88	4,441.60
89	4,562.36
90	4,686.51
91	4,750.32
92	4,814.80
93	4,880.36
94	4,946.80
95	5,013.99
96	5,082.18
97	5,151.34
98	5,221.37
99+	5,292.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,311.84
66	2,402.05
67	2,500.56
68	2,602.01
69	2,706.63
70	2,814.30
71	2,925.47
72	3,039.90
73	3,158.05
74	3,279.57
75	3,405.14
76	3,534.52
77	3,668.04
78	3,805.60
79	3,892.55
80	3,981.57
81	4,089.68
82	4,201.06
83	4,315.16
84	4,432.65
85	4,553.31
86	4,677.12
87	4,804.43
88	4,935.12
89	5,069.30
90	5,207.30
91	5,278.10
92	5,349.88
93	5,422.65
94	5,496.39
95	5,571.12
96	5,646.83
97	5,723.63
98	5,801.52
99+	5,880.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,311.73
66	2,402.49
67	2,496.52
68	2,594.05
69	2,695.61
70	2,801.10
71	2,910.96
72	3,025.28
73	3,144.74
74	3,269.21
75	3,399.46
76	3,535.50
77	3,678.30
78	3,827.86
79	3,936.51
80+	4,055.20

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,021.22
66	2,100.53
67	2,182.67
68	2,268.09
69	2,356.67
70	2,449.07
71	2,544.96
72	2,645.11
73	2,749.50
74	2,858.27
75	2,971.94
76	3,091.28
77	3,215.76
78	3,346.66
79	3,441.79
80	3,545.43
81	3,662.59
82	3,783.46
83	3,908.37
84	4,037.31
85	4,170.62
86	4,308.18
87	4,450.33
88	4,597.27
89	4,748.91
90	4,905.78
91	4,986.72
92	5,068.87
93	5,152.54
94	5,237.52
95	5,324.03
96	5,412.06
97	5,501.30
98	5,592.06
99+	5,684.24

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,245.84
66	2,333.87
67	2,425.29
68	2,520.20
69	2,618.81
70	2,721.25
71	2,827.72
72	2,938.99
73	3,054.96
74	3,175.72
75	3,302.37
76	3,434.70
77	3,573.24
78	3,718.66
79	3,824.37
80	3,939.46
81	4,069.49
82	4,203.67
83	4,342.55
84	4,485.78
85	4,633.82
86	4,786.65
87	4,944.61
88	5,107.92
89	5,276.47
90	5,450.57
91	5,540.57
92	5,631.88
93	5,724.72
94	5,819.19
95	5,915.19
96	6,012.93
97	6,112.09
98	6,212.89
99+	6,315.44

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,245.84
66	2,333.87
67	2,425.29
68	2,520.20
69	2,618.81
70	2,721.25
71	2,827.72
72	2,938.99
73	3,054.96
74	3,175.72
75	3,302.37
76	3,434.70
77	3,573.24
78	3,718.66
79	3,824.37
80	3,939.46
81	4,069.49
82	4,203.67
83	4,342.55
84	4,485.78
85	4,633.82
86	4,786.65
87	4,944.61
88	5,107.92
89	5,276.47
90	5,450.57
91	5,540.57
92	5,631.88
93	5,724.72
94	5,819.19
95	5,915.19
96	6,012.93
97	6,112.09
98	6,212.89
99+	6,315.44

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,495.43
66	2,593.29
67	2,694.85
68	2,800.12
69	2,909.76
70	3,023.65
71	3,142.01
72	3,265.61
73	3,394.44
74	3,528.73
75	3,669.35
76	3,816.40
77	3,970.22
78	4,131.89
79	4,249.38
80	4,377.24
81	4,521.56
82	4,670.91
83	4,825.05
84	4,984.21
85	5,148.61
86	5,318.57
87	5,494.10
88	5,675.41
89	5,862.82
90	6,056.35
91	6,156.28
92	6,257.95
93	6,361.26
94	6,466.20
95	6,572.89
96	6,681.33
97	6,791.62
98	6,903.54
99+	7,017.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,495.43
66	2,593.29
67	2,694.85
68	2,800.12
69	2,909.76
70	3,023.65
71	3,142.01
72	3,265.61
73	3,394.44
74	3,528.73
75	3,669.35
76	3,816.40
77	3,970.22
78	4,131.89
79	4,249.38
80	4,377.24
81	4,521.56
82	4,670.91
83	4,825.05
84	4,984.21
85	5,148.61
86	5,318.57
87	5,494.10
88	5,675.41
89	5,862.82
90	6,056.35
91	6,156.28
92	6,257.95
93	6,361.26
94	6,466.20
95	6,572.89
96	6,681.33
97	6,791.62
98	6,903.54
99+	7,017.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,772.85
66	2,881.39
67	2,994.30
68	3,111.25
69	3,232.99
70	3,359.64
71	3,491.21
72	3,628.44
73	3,771.68
74	3,920.80
75	4,077.02
76	4,240.33
77	4,411.49
78	4,590.94
79	4,721.42
80	4,863.56
81	5,024.03
82	5,189.74
83	5,361.12
84	5,537.95
85	5,720.79
86	5,909.51
87	6,104.57
88	6,306.06
89	6,514.20
90	6,729.22
91	6,840.16
92	6,953.18
93	7,068.05
94	7,184.56
95	7,303.14
96	7,423.57
97	7,546.19
98	7,670.66
99+	7,797.10

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,869.69
66	1,947.26
67	2,031.04
68	2,118.20
69	2,208.53
70	2,302.56
71	2,400.53
72	2,502.52
73	2,608.89
74	2,719.94
75	2,835.90
76	2,957.21
77	3,084.52
78	3,217.94
79	3,314.81
80+	3,420.52

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,634.71
66	1,702.46
67	1,775.66
68	1,851.80
69	1,930.89
70	2,013.15
71	2,098.78
72	2,187.91
73	2,280.96
74	2,378.05
75	2,479.40
76	2,585.54
77	2,696.81
78	2,813.43
79	2,898.08
80	2,990.59
81	3,096.30
82	3,205.50
83	3,318.74
84	3,435.90
85	3,557.21
86	3,682.77
87	3,812.70
88	3,947.31
89	4,086.62
90	4,230.84
91	4,305.46
92	4,381.49
93	4,458.73
94	4,537.49
95	4,617.56
96	4,699.05
97	4,781.96
98	4,866.40
99+	4,952.36

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,242.45
66	2,335.40
67	2,435.87
68	2,540.38
69	2,648.71
70	2,761.50
71	2,878.99
72	3,001.39
73	3,128.92
74	3,262.12
75	3,401.21
76	3,546.73
77	3,699.46
78	3,859.39
79	3,975.57
80	4,102.55
81	4,247.31
82	4,397.20
83	4,552.43
84	4,713.23
85	4,879.60
86	5,051.74
87	5,230.10
88	5,414.79
89	5,605.92
90	5,803.81
91	5,906.24
92	6,010.53
93	6,116.68
94	6,224.57
95	6,334.42
96	6,446.24
97	6,560.02
98	6,675.76
99+	6,793.69

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,353.15
66	1,395.04
67	1,446.86
68	1,501.95
69	1,559.77
70	1,621.08
71	1,685.44
72	1,753.40
73	1,824.86
74	1,900.24
75	1,979.66
76	2,063.22
77	2,151.15
78	2,243.98
79	2,314.13
80+	2,379.03

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,183.08
66	1,219.74
67	1,265.01
68	1,313.12
69	1,363.73
70	1,417.19
71	1,473.70
72	1,532.93
73	1,595.44
74	1,661.44
75	1,730.82
76	1,803.80
77	1,880.82
78	1,961.87
79	2,023.29
80	2,079.91
81	2,148.85
82	2,219.98
83	2,293.40
84	2,369.43
85	2,447.87
86	2,528.92
87	2,612.71
88	2,699.21
89	2,788.67
90	2,880.85
91	2,928.41
92	2,976.85
93	3,026.16
94	3,076.23
95	3,127.17
96	3,178.99
97	3,231.46
98	3,285.03
99+	3,339.46

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,314.64
66	1,355.23
67	1,405.52
68	1,459.08
69	1,515.37
70	1,574.61
71	1,637.44
72	1,703.33
73	1,772.93
74	1,845.91
75	1,923.15
76	2,004.20
77	2,089.73
78	2,179.95
79	2,248.24
80	2,311.07
81	2,387.54
82	2,466.63
83	2,548.23
84	2,632.67
85	2,719.72
86	2,809.72
87	2,902.67
88	2,998.67
89	3,098.05
90	3,200.48
91	3,253.50
92	3,307.28
93	3,362.04
94	3,417.68
95	3,474.19
96	3,531.68
97	3,590.15
98	3,649.61
99+	3,709.93

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,314.64
66	1,355.23
67	1,405.52
68	1,459.08
69	1,515.37
70	1,574.61
71	1,637.44
72	1,703.33
73	1,772.93
74	1,845.91
75	1,923.15
76	2,004.20
77	2,089.73
78	2,179.95
79	2,248.24
80	2,311.07
81	2,387.54
82	2,466.63
83	2,548.23
84	2,632.67
85	2,719.72
86	2,809.72
87	2,902.67
88	2,998.67
89	3,098.05
90	3,200.48
91	3,253.50
92	3,307.28
93	3,362.04
94	3,417.68
95	3,474.19
96	3,531.68
97	3,590.15
98	3,649.61
99+	3,709.93

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,460.61
66	1,505.99
67	1,561.95
68	1,621.19
69	1,683.70
70	1,749.69
71	1,819.29
72	1,892.60
73	1,969.84
74	2,051.22
75	2,136.75
76	2,226.96
77	2,321.98
78	2,422.34
79	2,497.94
80	2,567.87
81	2,652.74
82	2,740.67
83	2,831.43
84	2,925.03
85	3,021.90
86	3,121.94
87	3,225.25
88	3,331.94
89	3,442.12
90	3,556.22
91	3,615.02
92	3,674.70
93	3,735.68
94	3,797.53
95	3,860.37
96	3,924.29
97	3,989.20
98	4,055.20
99+	4,122.29

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,460.61
66	1,505.99
67	1,561.95
68	1,621.19
69	1,683.70
70	1,749.69
71	1,819.29
72	1,892.60
73	1,969.84
74	2,051.22
75	2,136.75
76	2,226.96
77	2,321.98
78	2,422.34
79	2,497.94
80	2,567.87
81	2,652.74
82	2,740.67
83	2,831.43
84	2,925.03
85	3,021.90
86	3,121.94
87	3,225.25
88	3,331.94
89	3,442.12
90	3,556.22
91	3,615.02
92	3,674.70
93	3,735.68
94	3,797.53
95	3,860.37
96	3,924.29
97	3,989.20
98	4,055.20
99+	4,122.29

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,622.82
66	1,673.11
67	1,735.29
68	1,801.29
69	1,870.68
70	1,944.20
71	2,021.55
72	2,102.82
73	2,188.78
74	2,279.11
75	2,374.13
76	2,474.38
77	2,579.98
78	2,691.47
79	2,775.58
80	2,853.14
81	2,947.50
82	3,045.14
83	3,145.94
84	3,250.01
85	3,357.57
86	3,468.73
87	3,583.50
88	3,702.19
89	3,824.70
90	3,951.35
91	4,016.58
92	4,083.02
93	4,150.66
94	4,219.38
95	4,289.42
96	4,360.33
97	4,432.44
98	4,505.64
99+	4,580.36

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,692.20
66	1,767.48
67	1,845.69
68	1,926.64
69	2,011.18
70	2,099.00
71	2,190.31
72	2,285.65
73	2,384.93
74	2,488.89
75	2,597.54
76	2,711.32
77	2,830.56
78	2,955.68
79	3,044.37
80+	3,107.54

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,479.59
66	1,545.26
67	1,613.77
68	1,684.57
69	1,758.31
70	1,835.11
71	1,914.97
72	1,998.42
73	2,085.26
74	2,176.13
75	2,270.93
76	2,370.42
77	2,474.60
78	2,584.23
79	2,661.69
80	2,716.89
81	2,802.30
82	2,890.12
83	2,980.88
84	3,074.48
85	3,171.03
86	3,270.63
87	3,373.39
88	3,479.21
89	3,588.52
90	3,701.10
91	3,759.24
92	3,818.37
93	3,878.15
94	3,939.13
95	4,000.98
96	4,063.71
97	4,127.53
98	4,192.33
99+	4,258.00

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,643.88
66	1,717.08
67	1,792.89
68	1,871.77
69	1,953.80
70	2,039.11
71	2,127.80
72	2,220.42
73	2,316.96
74	2,417.87
75	2,523.25
76	2,633.76
77	2,749.61
78	2,871.36
79	2,957.54
80	3,018.85
81	3,113.65
82	3,211.50
83	3,312.30
84	3,416.37
85	3,523.61
86	3,634.22
87	3,748.22
88	3,865.82
89	3,987.24
90	4,112.37
91	4,177.06
92	4,242.62
93	4,309.16
94	4,376.91
95	4,445.74
96	4,515.56
97	4,586.47
98	4,658.47
99+	4,731.56

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,643.88
66	1,717.08
67	1,792.89
68	1,871.77
69	1,953.80
70	2,039.11
71	2,127.80
72	2,220.42
73	2,316.96
74	2,417.87
75	2,523.25
76	2,633.76
77	2,749.61
78	2,871.36
79	2,957.54
80	3,018.85
81	3,113.65
82	3,211.50
83	3,312.30
84	3,416.37
85	3,523.61
86	3,634.22
87	3,748.22
88	3,865.82
89	3,987.24
90	4,112.37
91	4,177.06
92	4,242.62
93	4,309.16
94	4,376.91
95	4,445.74
96	4,515.56
97	4,586.47
98	4,658.47
99+	4,731.56

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,826.60
66	1,907.77
67	1,992.31
68	2,079.69
69	2,170.89
70	2,265.58
71	2,364.20
72	2,467.07
73	2,574.41
74	2,686.45
75	2,803.72
76	2,926.45
77	3,055.07
78	3,190.45
79	3,286.12
80	3,354.41
81	3,459.68
82	3,568.33
83	3,680.37
84	3,796.00
85	3,915.02
86	4,038.08
87	4,164.84
88	4,295.53
89	4,430.47
90	4,569.56
91	4,641.45
92	4,714.22
93	4,788.18
94	4,863.34
95	4,939.70
96	5,017.27
97	5,095.92
98	5,175.99
99+	5,257.27

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,826.60
66	1,907.77
67	1,992.31
68	2,079.69
69	2,170.89
70	2,265.58
71	2,364.20
72	2,467.07
73	2,574.41
74	2,686.45
75	2,803.72
76	2,926.45
77	3,055.07
78	3,190.45
79	3,286.12
80	3,354.41
81	3,459.68
82	3,568.33
83	3,680.37
84	3,796.00
85	3,915.02
86	4,038.08
87	4,164.84
88	4,295.53
89	4,430.47
90	4,569.56
91	4,641.45
92	4,714.22
93	4,788.18
94	4,863.34
95	4,939.70
96	5,017.27
97	5,095.92
98	5,175.99
99+	5,257.27

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,029.62
66	2,119.73
67	2,213.55
68	2,310.85
69	2,412.09
70	2,517.36
71	2,627.00
72	2,741.21
73	2,860.45
74	2,985.03
75	3,115.17
76	3,251.65
77	3,394.66
78	3,544.99
79	3,651.24
80	3,727.17
81	3,844.00
82	3,964.88
83	4,089.35
84	4,217.64
85	4,350.18
86	4,486.87
87	4,627.60
88	4,772.80
89	4,922.69
90	5,077.27
91	5,157.12
92	5,238.07
93	5,320.32
94	5,403.77
95	5,488.65
96	5,574.72
97	5,662.21
98	5,751.12
99+	5,841.33

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,182.54
66	1,242.21
67	1,309.84
68	1,379.99
69	1,452.86
70	1,528.68
71	1,607.55
72	1,689.80
73	1,775.55
74	1,865.00
75	1,958.60
76	2,056.24
77	2,158.78
78	2,266.24
79	2,344.45
80+	2,429.65

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,033.96
66	1,086.10
67	1,145.23
68	1,206.43
69	1,270.24
70	1,336.57
71	1,405.30
72	1,477.41
73	1,552.24
74	1,630.57
75	1,712.28
76	1,797.80
77	1,887.37
78	1,981.40
79	2,049.69
80	2,124.20
81	2,210.05
82	2,299.40
83	2,392.13
84	2,489.00
85	2,589.47
86	2,694.09
87	2,802.85
88	2,916.08
89	3,033.90
90	3,156.41
91	3,220.12
92	3,285.25
93	3,351.68
94	3,419.43
95	3,488.48
96	3,558.95
97	3,630.84
98	3,704.26
99+	3,779.10

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,418.28
66	1,489.84
67	1,570.79
68	1,654.90
69	1,742.49
70	1,833.37
71	1,927.95
72	2,026.67
73	2,129.33
74	2,236.89
75	2,348.82
76	2,465.98
77	2,589.14
78	2,717.87
79	2,811.69
80	2,913.79
81	3,031.61
82	3,154.12
83	3,281.43
84	3,414.08
85	3,551.86
86	3,695.42
87	3,844.77
88	4,000.11
89	4,161.78
90	4,330.11
91	4,417.49
92	4,506.73
93	4,597.71
94	4,690.54
95	4,785.23
96	4,881.89
97	4,980.61
98	5,081.19
99+	5,183.96

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues Prior to 1/1/2012

**CURRENT
RATES**

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,451.55	\$1,784.82	\$2,090.16	\$471.05	\$1,780.68	\$757.96	\$1,252.90	\$1,566.86	\$1,137.05
66	1,504.90	1,854.42	2,172.20	489.60	1,854.53	777.48	1,291.73	1,636.57	1,194.43
67	1,569.15	1,930.46	2,257.29	508.58	1,934.27	810.65	1,339.73	1,709.00	1,259.44
68	1,635.48	2,008.89	2,345.44	528.54	2,017.29	845.99	1,390.68	1,783.95	1,326.86
69	1,703.66	2,089.51	2,437.29	549.27	2,103.36	883.52	1,444.24	1,862.17	1,397.01
70	1,774.13	2,172.75	2,532.63	570.76	2,192.93	923.45	1,500.97	1,943.55	1,469.88
71	1,846.57	2,258.49	2,632.01	593.12	2,286.20	965.66	1,560.64	2,028.09	1,545.70
72	1,921.18	2,346.96	2,735.32	616.47	2,383.40	1,010.39	1,623.48	2,116.35	1,624.79
73	1,998.20	2,438.16	2,843.32	640.69	2,484.63	1,057.63	1,689.70	2,208.31	1,707.26
74	2,077.40	2,531.98	2,955.90	666.10	2,590.45	1,107.48	1,759.51	2,304.53	1,793.22
75	2,159.22	2,628.96	3,073.61	692.61	2,700.85	1,160.06	1,833.04	2,405.11	1,883.22
76	2,243.65	2,728.78	3,196.66	720.32	2,816.38	1,215.48	1,910.38	2,510.49	1,977.15
77	2,330.49	2,831.87	3,325.72	749.45	2,937.68	1,273.95	1,991.77	2,620.89	2,075.76
78	2,420.27	2,938.12	3,460.99	779.88	3,064.67	1,335.59	2,077.73	2,736.74	2,179.07
79	2,471.00	3,005.10	3,559.28	802.03	3,156.96	1,385.66	2,142.75	2,818.89	2,254.24
80+	2,522.71	3,073.72	3,666.51	826.36	3,257.65	1,430.82	2,202.85	2,877.36	2,336.16

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2012 and Subsequent

**CURRENT
RATES**

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,269.15	\$1,560.42	\$1,827.48	\$411.81	\$1,556.82	\$662.61	\$1,095.48	\$1,369.95	\$994.14
66	1,315.73	1,621.30	1,899.26	428.07	1,621.40	679.74	1,129.41	1,430.82	1,044.32
67	1,371.92	1,687.84	1,973.44	444.65	1,691.11	708.76	1,171.30	1,494.21	1,101.15
68	1,429.84	1,756.24	2,050.67	462.11	1,763.66	739.63	1,215.81	1,559.77	1,160.06
69	1,489.51	1,826.93	2,130.85	480.21	1,838.93	772.47	1,262.72	1,628.06	1,221.37
70	1,551.15	1,899.58	2,214.31	498.98	1,917.26	807.38	1,312.24	1,699.19	1,285.19
71	1,614.42	1,974.75	2,301.04	518.61	1,998.86	844.25	1,364.50	1,773.15	1,351.30
72	1,679.66	2,051.87	2,391.58	539.01	2,083.73	883.30	1,419.37	1,850.38	1,420.57
73	1,746.97	2,131.73	2,485.94	560.07	2,172.31	924.76	1,477.30	1,930.78	1,492.57
74	1,816.24	2,213.65	2,584.34	582.43	2,264.82	968.28	1,538.39	2,014.89	1,567.84
75	1,887.80	2,298.42	2,687.10	605.45	2,361.36	1,014.21	1,602.64	2,102.71	1,646.39
76	1,961.55	2,385.80	2,794.99	629.78	2,462.38	1,062.65	1,670.17	2,194.78	1,728.64
77	2,037.58	2,475.80	2,907.58	655.30	2,568.41	1,113.81	1,741.51	2,291.33	1,814.82
78	2,116.02	2,568.74	3,025.94	681.92	2,679.47	1,167.81	1,816.57	2,392.78	1,905.15
79	2,160.31	2,627.43	3,111.90	701.23	2,760.09	1,211.44	1,873.40	2,464.56	1,970.82
80	2,205.47	2,687.43	3,205.61	722.39	2,848.23	1,251.04	1,925.87	2,515.62	2,042.49
81	2,263.07	2,760.52	3,311.54	746.28	2,948.81	1,297.41	1,989.69	2,594.71	2,125.07
82	2,322.09	2,835.69	3,420.84	770.94	3,052.88	1,345.52	2,055.58	2,676.09	2,210.93
83	2,382.63	2,912.70	3,533.75	796.47	3,160.66	1,395.48	2,123.55	2,760.09	2,300.16
84	2,444.93	2,991.90	3,650.37	822.87	3,272.26	1,447.30	2,193.91	2,846.70	2,393.22
85	2,508.63	3,073.39	3,770.91	850.14	3,387.79	1,500.97	2,266.56	2,936.16	2,489.87
86	2,574.09	3,156.96	3,895.28	878.28	3,507.35	1,556.61	2,341.62	3,028.34	2,590.45
87	2,641.40	3,242.81	4,023.78	907.30	3,631.17	1,614.31	2,419.18	3,123.46	2,695.07
88	2,710.23	3,330.95	4,156.66	937.30	3,759.35	1,674.20	2,499.25	3,221.54	2,803.94
89	2,781.03	3,421.61	4,293.78	968.28	3,892.00	1,736.28	2,582.05	3,322.66	2,917.18
90	2,853.58	3,514.77	4,435.60	1,000.36	4,029.35	1,800.64	2,667.47	3,426.95	3,034.99
91	2,890.89	3,562.55	4,508.80	1,016.94	4,100.47	1,834.02	2,711.54	3,480.73	3,096.30
92	2,928.63	3,610.99	4,583.09	1,033.74	4,172.80	1,868.06	2,756.38	3,535.50	3,158.92
93	2,966.81	3,660.19	4,658.69	1,050.86	4,246.44	1,902.75	2,801.98	3,590.92	3,222.74
94	3,005.54	3,709.93	4,735.60	1,068.21	4,321.38	1,938.09	2,848.34	3,647.32	3,287.86
95	3,044.81	3,760.44	4,813.81	1,085.88	4,397.64	1,974.09	2,895.58	3,704.59	3,354.30
96	3,084.52	3,811.60	4,893.34	1,103.88	4,475.31	2,010.75	2,943.47	3,762.73	3,422.04
97	3,124.77	3,863.42	4,974.07	1,122.10	4,554.29	2,048.06	2,992.12	3,821.75	3,491.21
98	3,165.57	3,916.00	5,056.10	1,140.65	4,634.69	2,086.02	3,041.65	3,881.75	3,561.79
99+	3,206.81	3,969.24	5,139.45	1,159.52	4,716.51	2,124.75	3,092.05	3,942.62	3,633.79

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2012 and Subsequent

**CURRENT
RATES**

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,410.21	\$1,733.99	\$2,030.60	\$457.63	\$1,729.84	\$736.25	\$1,217.23	\$1,522.13	\$1,104.65
66	1,461.92	1,801.40	2,110.24	475.63	1,801.62	755.34	1,254.86	1,589.88	1,160.39
67	1,524.42	1,875.26	2,192.82	494.07	1,879.08	787.52	1,301.44	1,660.13	1,223.44
68	1,588.68	1,951.51	2,278.67	513.38	1,959.69	821.88	1,350.97	1,733.11	1,289.01
69	1,655.11	2,029.95	2,367.80	533.56	2,043.26	858.32	1,403.12	1,809.04	1,357.08
70	1,723.40	2,110.67	2,460.42	554.50	2,130.31	897.16	1,457.99	1,888.02	1,427.99
71	1,793.88	2,194.02	2,556.74	576.21	2,220.96	938.06	1,516.13	1,970.17	1,501.51
72	1,866.31	2,279.87	2,657.32	598.90	2,315.33	981.48	1,577.11	2,055.91	1,578.42
73	1,941.04	2,368.56	2,762.16	622.36	2,413.62	1,027.41	1,641.59	2,145.36	1,658.39
74	2,018.06	2,459.65	2,871.36	647.12	2,516.49	1,075.95	1,709.22	2,238.74	1,742.06
75	2,097.47	2,553.80	2,985.90	672.76	2,623.72	1,126.90	1,780.68	2,336.38	1,829.33
76	2,179.51	2,650.89	3,105.47	699.81	2,735.98	1,180.79	1,855.73	2,438.71	1,920.64
77	2,263.94	2,751.03	3,230.81	728.07	2,853.79	1,237.52	1,934.93	2,545.94	2,016.53
78	2,351.11	2,854.12	3,362.26	757.74	2,977.18	1,297.52	2,018.49	2,658.63	2,116.78
79	2,400.42	2,919.25	3,457.83	779.12	3,066.74	1,346.06	2,081.66	2,738.49	2,189.87
80	2,450.49	2,986.12	3,561.90	802.68	3,164.70	1,390.02	2,139.91	2,795.21	2,269.51
81	2,514.42	3,067.28	3,679.50	829.30	3,276.41	1,441.62	2,210.71	2,883.03	2,361.14
82	2,580.09	3,150.74	3,800.80	856.79	3,392.04	1,495.08	2,283.91	2,973.58	2,456.49
83	2,647.51	3,236.37	3,926.37	885.16	3,511.83	1,550.50	2,359.51	3,066.96	2,555.87
84	2,716.56	3,324.30	4,055.86	914.50	3,635.75	1,607.99	2,437.62	3,163.28	2,659.07
85	2,787.47	3,414.74	4,189.71	944.72	3,764.04	1,667.66	2,518.23	3,262.55	2,766.52
86	2,860.23	3,507.57	4,327.93	976.03	3,896.91	1,729.51	2,601.58	3,364.99	2,878.23
87	2,934.96	3,603.02	4,470.73	1,008.32	4,034.48	1,793.66	2,687.65	3,470.59	2,994.52
88	3,011.43	3,700.99	4,618.33	1,041.70	4,176.84	1,860.20	2,776.56	3,579.46	3,115.39
89	3,089.97	3,801.68	4,770.72	1,076.17	4,324.33	1,929.26	2,868.52	3,691.93	3,241.28
90	3,170.70	3,904.99	4,928.14	1,111.85	4,476.94	2,000.82	2,963.43	3,807.79	3,372.19
91	3,212.05	3,958.22	5,009.52	1,130.28	4,555.93	2,037.91	3,012.52	3,867.68	3,440.26
92	3,254.05	4,012.00	5,092.10	1,148.94	4,636.33	2,075.76	3,062.27	3,928.33	3,509.75
93	3,296.48	4,066.55	5,176.10	1,167.92	4,718.14	2,114.27	3,112.99	3,989.97	3,580.66
94	3,339.57	4,121.86	5,261.52	1,187.23	4,801.38	2,153.55	3,164.48	4,052.69	3,652.99
95	3,383.10	4,177.82	5,348.25	1,206.86	4,886.14	2,193.47	3,216.85	4,116.40	3,726.73
96	3,427.28	4,234.66	5,436.61	1,226.83	4,972.43	2,234.16	3,270.08	4,181.09	3,802.11
97	3,472.01	4,292.26	5,526.28	1,247.12	5,060.25	2,275.62	3,324.19	4,246.76	3,878.80
98	3,517.28	4,350.62	5,617.48	1,267.73	5,149.59	2,317.84	3,379.28	4,313.42	3,957.13
99+	3,563.21	4,409.75	5,710.21	1,288.68	5,240.47	2,360.82	3,435.14	4,381.05	4,037.09

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2012 and Subsequent

**CURRENT
RATES**

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,410.21	\$1,733.99	\$2,030.60	\$457.63	\$1,729.84	\$736.25	\$1,217.23	\$1,522.13	\$1,104.65
66	1,461.92	1,801.40	2,110.24	475.63	1,801.62	755.34	1,254.86	1,589.88	1,160.39
67	1,524.42	1,875.26	2,192.82	494.07	1,879.08	787.52	1,301.44	1,660.13	1,223.44
68	1,588.68	1,951.51	2,278.67	513.38	1,959.69	821.88	1,350.97	1,733.11	1,289.01
69	1,655.11	2,029.95	2,367.80	533.56	2,043.26	858.32	1,403.12	1,809.04	1,357.08
70	1,723.40	2,110.67	2,460.42	554.50	2,130.31	897.16	1,457.99	1,888.02	1,427.99
71	1,793.88	2,194.02	2,556.74	576.21	2,220.96	938.06	1,516.13	1,970.17	1,501.51
72	1,866.31	2,279.87	2,657.32	598.90	2,315.33	981.48	1,577.11	2,055.91	1,578.42
73	1,941.04	2,368.56	2,762.16	622.36	2,413.62	1,027.41	1,641.59	2,145.36	1,658.39
74	2,018.06	2,459.65	2,871.36	647.12	2,516.49	1,075.95	1,709.22	2,238.74	1,742.06
75	2,097.47	2,553.80	2,985.90	672.76	2,623.72	1,126.90	1,780.68	2,336.38	1,829.33
76	2,179.51	2,650.89	3,105.47	699.81	2,735.98	1,180.79	1,855.73	2,438.71	1,920.64
77	2,263.94	2,751.03	3,230.81	728.07	2,853.79	1,237.52	1,934.93	2,545.94	2,016.53
78	2,351.11	2,854.12	3,362.26	757.74	2,977.18	1,297.52	2,018.49	2,658.63	2,116.78
79	2,400.42	2,919.25	3,457.83	779.12	3,066.74	1,346.06	2,081.66	2,738.49	2,189.87
80	2,450.49	2,986.12	3,561.90	802.68	3,164.70	1,390.02	2,139.91	2,795.21	2,269.51
81	2,514.42	3,067.28	3,679.50	829.30	3,276.41	1,441.62	2,210.71	2,883.03	2,361.14
82	2,580.09	3,150.74	3,800.80	856.79	3,392.04	1,495.08	2,283.91	2,973.58	2,456.49
83	2,647.51	3,236.37	3,926.37	885.16	3,511.83	1,550.50	2,359.51	3,066.96	2,555.87
84	2,716.56	3,324.30	4,055.86	914.50	3,635.75	1,607.99	2,437.62	3,163.28	2,659.07
85	2,787.47	3,414.74	4,189.71	944.72	3,764.04	1,667.66	2,518.23	3,262.55	2,766.52
86	2,860.23	3,507.57	4,327.93	976.03	3,896.91	1,729.51	2,601.58	3,364.99	2,878.23
87	2,934.96	3,603.02	4,470.73	1,008.32	4,034.48	1,793.66	2,687.65	3,470.59	2,994.52
88	3,011.43	3,700.99	4,618.33	1,041.70	4,176.84	1,860.20	2,776.56	3,579.46	3,115.39
89	3,089.97	3,801.68	4,770.72	1,076.17	4,324.33	1,929.26	2,868.52	3,691.93	3,241.28
90	3,170.70	3,904.99	4,928.14	1,111.85	4,476.94	2,000.82	2,963.43	3,807.79	3,372.19
91	3,212.05	3,958.22	5,009.52	1,130.28	4,555.93	2,037.91	3,012.52	3,867.68	3,440.26
92	3,254.05	4,012.00	5,092.10	1,148.94	4,636.33	2,075.76	3,062.27	3,928.33	3,509.75
93	3,296.48	4,066.55	5,176.10	1,167.92	4,718.14	2,114.27	3,112.99	3,989.97	3,580.66
94	3,339.57	4,121.86	5,261.52	1,187.23	4,801.38	2,153.55	3,164.48	4,052.69	3,652.99
95	3,383.10	4,177.82	5,348.25	1,206.86	4,886.14	2,193.47	3,216.85	4,116.40	3,726.73
96	3,427.28	4,234.66	5,436.61	1,226.83	4,972.43	2,234.16	3,270.08	4,181.09	3,802.11
97	3,472.01	4,292.26	5,526.28	1,247.12	5,060.25	2,275.62	3,324.19	4,246.76	3,878.80
98	3,517.28	4,350.62	5,617.48	1,267.73	5,149.59	2,317.84	3,379.28	4,313.42	3,957.13
99+	3,563.21	4,409.75	5,710.21	1,288.68	5,240.47	2,360.82	3,435.14	4,381.05	4,037.09

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2012 and Subsequent

**CURRENT
RATES**

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,566.86	\$1,926.53	\$2,256.31	\$508.47	\$1,922.06	\$818.07	\$1,352.39	\$1,691.33	\$1,227.37
66	1,624.35	2,001.69	2,344.78	528.43	2,001.80	839.23	1,394.39	1,766.49	1,289.33
67	1,693.84	2,083.73	2,436.53	548.94	2,087.87	875.01	1,446.21	1,844.71	1,359.37
68	1,765.40	2,168.27	2,531.76	570.43	2,177.44	913.19	1,501.08	1,925.66	1,432.13
69	1,839.04	2,255.54	2,630.92	592.90	2,270.38	953.77	1,559.01	2,010.09	1,507.95
70	1,914.97	2,345.22	2,733.90	616.14	2,367.03	996.76	1,620.10	2,097.80	1,586.60
71	1,993.18	2,437.94	2,840.92	640.25	2,467.72	1,042.35	1,684.57	2,189.11	1,668.42
72	2,073.80	2,533.29	2,952.63	665.45	2,572.67	1,090.57	1,752.42	2,284.34	1,753.84
73	2,156.82	2,631.69	3,069.14	691.52	2,681.87	1,141.63	1,823.88	2,383.73	1,842.64
74	2,242.34	2,733.03	3,190.56	719.01	2,796.09	1,195.52	1,899.26	2,487.47	1,935.69
75	2,330.71	2,837.65	3,317.65	747.59	2,915.32	1,252.14	1,978.46	2,596.01	2,032.56
76	2,421.69	2,945.43	3,450.63	777.59	3,040.12	1,312.03	2,062.02	2,709.69	2,134.13
77	2,515.51	3,056.70	3,589.72	809.01	3,170.92	1,375.08	2,149.95	2,828.81	2,240.60
78	2,612.49	3,171.36	3,735.90	841.96	3,308.05	1,441.73	2,242.89	2,954.16	2,351.98
79	2,667.14	3,243.79	3,842.15	865.74	3,407.64	1,495.62	2,312.93	3,042.74	2,433.25
80	2,722.89	3,317.86	3,957.68	891.92	3,516.41	1,544.50	2,377.62	3,105.90	2,521.62
81	2,794.01	3,408.08	4,088.26	921.48	3,640.55	1,601.77	2,456.27	3,203.43	2,623.51
82	2,866.89	3,500.81	4,223.20	952.03	3,769.06	1,661.22	2,537.65	3,304.01	2,729.43
83	2,941.72	3,596.04	4,362.62	983.56	3,902.15	1,722.86	2,621.65	3,407.75	2,839.72
84	3,018.52	3,693.90	4,506.51	1,016.06	4,039.93	1,786.79	2,708.38	3,514.77	2,954.48
85	3,097.28	3,794.37	4,655.20	1,049.66	4,182.51	1,853.11	2,798.05	3,625.06	3,073.83
86	3,178.12	3,897.57	4,808.80	1,084.35	4,330.11	1,921.84	2,890.67	3,738.95	3,197.97
87	3,261.14	4,003.60	4,967.52	1,120.25	4,482.94	1,993.18	2,986.34	3,856.33	3,327.25
88	3,346.23	4,112.58	5,131.48	1,157.34	4,641.23	2,067.15	3,085.17	3,977.31	3,461.64
89	3,433.50	4,224.40	5,300.90	1,195.63	4,805.09	2,143.84	3,187.17	4,102.33	3,601.61
90	3,523.17	4,339.38	5,475.88	1,235.23	4,974.72	2,223.36	3,292.77	4,231.06	3,747.13
91	3,569.10	4,398.40	5,566.21	1,255.63	5,062.54	2,264.60	3,347.21	4,297.60	3,822.84
92	3,615.68	4,458.18	5,658.17	1,276.35	5,151.88	2,306.60	3,402.52	4,365.02	3,900.08
93	3,662.81	4,518.84	5,751.55	1,297.52	5,242.87	2,349.36	3,458.92	4,433.53	3,978.84
94	3,710.70	4,580.36	5,846.46	1,319.01	5,335.37	2,392.89	3,516.19	4,503.13	4,059.13
95	3,759.02	4,642.54	5,942.90	1,340.83	5,429.52	2,437.29	3,574.44	4,573.82	4,141.17
96	3,808.11	4,705.71	6,040.97	1,362.97	5,525.30	2,482.45	3,633.57	4,645.60	4,224.73
97	3,857.75	4,769.74	6,140.68	1,385.55	5,622.83	2,528.49	3,693.68	4,718.47	4,310.04
98	3,908.15	4,834.65	6,241.91	1,408.46	5,722.10	2,575.40	3,754.77	4,792.54	4,397.20
99+	3,959.20	4,900.43	6,344.89	1,431.81	5,823.12	2,623.18	3,816.95	4,867.81	4,486.00

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2013 and Subsequent

**CURRENT
RATES**

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,566.86	\$1,926.53	\$2,256.31	\$508.47	\$1,922.06	\$818.07	\$1,352.39	\$1,691.33	\$1,227.37
66	1,624.35	2,001.69	2,344.78	528.43	2,001.80	839.23	1,394.39	1,766.49	1,289.33
67	1,693.84	2,083.73	2,436.53	548.94	2,087.87	875.01	1,446.21	1,844.71	1,359.37
68	1,765.40	2,168.27	2,531.76	570.43	2,177.44	913.19	1,501.08	1,925.66	1,432.13
69	1,839.04	2,255.54	2,630.92	592.90	2,270.38	953.77	1,559.01	2,010.09	1,507.95
70	1,914.97	2,345.22	2,733.90	616.14	2,367.03	996.76	1,620.10	2,097.80	1,586.60
71	1,993.18	2,437.94	2,840.92	640.25	2,467.72	1,042.35	1,684.57	2,189.11	1,668.42
72	2,073.80	2,533.29	2,952.63	665.45	2,572.67	1,090.57	1,752.42	2,284.34	1,753.84
73	2,156.82	2,631.69	3,069.14	691.52	2,681.87	1,141.63	1,823.88	2,383.73	1,842.64
74	2,242.34	2,733.03	3,190.56	719.01	2,796.09	1,195.52	1,899.26	2,487.47	1,935.69
75	2,330.71	2,837.65	3,317.65	747.59	2,915.32	1,252.14	1,978.46	2,596.01	2,032.56
76	2,421.69	2,945.43	3,450.63	777.59	3,040.12	1,312.03	2,062.02	2,709.69	2,134.13
77	2,515.51	3,056.70	3,589.72	809.01	3,170.92	1,375.08	2,149.95	2,828.81	2,240.60
78	2,612.49	3,171.36	3,735.90	841.96	3,308.05	1,441.73	2,242.89	2,954.16	2,351.98
79	2,667.14	3,243.79	3,842.15	865.74	3,407.64	1,495.62	2,312.93	3,042.74	2,433.25
80	2,722.89	3,317.86	3,957.68	891.92	3,516.41	1,544.50	2,377.62	3,105.90	2,521.62
81	2,794.01	3,408.08	4,088.26	921.48	3,640.55	1,601.77	2,456.27	3,203.43	2,623.51
82	2,866.89	3,500.81	4,223.20	952.03	3,769.06	1,661.22	2,537.65	3,304.01	2,729.43
83	2,941.72	3,596.04	4,362.62	983.56	3,902.15	1,722.86	2,621.65	3,407.75	2,839.72
84	3,018.52	3,693.90	4,506.51	1,016.06	4,039.93	1,786.79	2,708.38	3,514.77	2,954.48
85	3,097.28	3,794.37	4,655.20	1,049.66	4,182.51	1,853.11	2,798.05	3,625.06	3,073.83
86	3,178.12	3,897.57	4,808.80	1,084.35	4,330.11	1,921.84	2,890.67	3,738.95	3,197.97
87	3,261.14	4,003.60	4,967.52	1,120.25	4,482.94	1,993.18	2,986.34	3,856.33	3,327.25
88	3,346.23	4,112.58	5,131.48	1,157.34	4,641.23	2,067.15	3,085.17	3,977.31	3,461.64
89	3,433.50	4,224.40	5,300.90	1,195.63	4,805.09	2,143.84	3,187.17	4,102.33	3,601.61
90	3,523.17	4,339.38	5,475.88	1,235.23	4,974.72	2,223.36	3,292.77	4,231.06	3,747.13
91	3,569.10	4,398.40	5,566.21	1,255.63	5,062.54	2,264.60	3,347.21	4,297.60	3,822.84
92	3,615.68	4,458.18	5,658.17	1,276.35	5,151.88	2,306.60	3,402.52	4,365.02	3,900.08
93	3,662.81	4,518.84	5,751.55	1,297.52	5,242.87	2,349.36	3,458.92	4,433.53	3,978.84
94	3,710.70	4,580.36	5,846.46	1,319.01	5,335.37	2,392.89	3,516.19	4,503.13	4,059.13
95	3,759.02	4,642.54	5,942.90	1,340.83	5,429.52	2,437.29	3,574.44	4,573.82	4,141.17
96	3,808.11	4,705.71	6,040.97	1,362.97	5,525.30	2,482.45	3,633.57	4,645.60	4,224.73
97	3,857.75	4,769.74	6,140.68	1,385.55	5,622.83	2,528.49	3,693.68	4,718.47	4,310.04
98	3,908.15	4,834.65	6,241.91	1,408.46	5,722.10	2,575.40	3,754.77	4,792.54	4,397.20
99+	3,959.20	4,900.43	6,344.89	1,431.81	5,823.12	2,623.18	3,816.95	4,867.81	4,486.00

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Issues 1/1/2013 and Subsequent

**CURRENT
RATES**

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,740.97	\$2,140.56	\$2,507.11	\$564.98	\$2,135.65	\$908.94	\$1,502.61	\$1,879.29	\$1,363.73
66	1,804.89	2,224.13	2,605.29	587.12	2,224.24	932.50	1,549.19	1,962.75	1,432.57
67	1,881.91	2,315.33	2,707.29	609.92	2,319.91	972.21	1,606.79	2,049.58	1,510.35
68	1,961.55	2,409.25	2,813.10	633.81	2,419.40	1,014.65	1,667.88	2,139.69	1,591.30
69	2,043.36	2,506.12	2,923.18	658.79	2,522.60	1,059.70	1,732.13	2,233.40	1,675.51
70	2,127.80	2,605.83	3,037.61	684.65	2,630.05	1,107.48	1,800.20	2,330.93	1,762.89
71	2,214.64	2,708.81	3,156.63	711.38	2,741.87	1,158.21	1,871.77	2,432.38	1,853.77
72	2,304.20	2,814.74	3,280.66	739.41	2,858.49	1,211.77	1,947.04	2,538.20	1,948.67
73	2,396.49	2,924.16	3,410.15	768.32	2,979.90	1,268.50	2,026.67	2,648.60	2,047.40
74	2,491.51	3,036.63	3,544.99	798.87	3,106.77	1,328.39	2,110.24	2,763.90	2,150.82
75	2,589.69	3,152.92	3,686.26	830.61	3,239.21	1,391.22	2,198.27	2,884.45	2,258.49
76	2,690.70	3,272.70	3,833.97	863.99	3,377.86	1,457.77	2,291.11	3,010.77	2,371.18
77	2,794.99	3,396.30	3,988.66	898.90	3,523.28	1,527.91	2,388.85	3,143.21	2,489.54
78	2,902.78	3,523.72	4,150.98	935.56	3,675.57	1,601.88	2,492.05	3,282.41	2,613.36
79	2,963.43	3,604.22	4,268.91	961.96	3,786.30	1,661.77	2,569.94	3,380.81	2,703.58
80	3,025.50	3,686.59	4,397.42	990.97	3,907.17	1,716.09	2,641.83	3,451.06	2,801.76
81	3,104.48	3,786.73	4,542.51	1,023.92	4,045.06	1,779.69	2,729.21	3,559.28	2,914.99
82	3,185.43	3,889.82	4,692.40	1,057.85	4,187.86	1,845.80	2,819.54	3,671.21	3,032.81
83	3,268.55	3,995.53	4,847.31	1,092.86	4,335.67	1,914.31	2,912.92	3,786.40	3,155.21
84	3,353.86	4,104.29	5,007.23	1,128.97	4,488.84	1,985.33	3,009.25	3,905.20	3,282.74
85	3,441.35	4,216.00	5,172.50	1,166.28	4,647.23	2,058.96	3,108.85	4,027.93	3,415.28
86	3,531.24	4,330.65	5,343.12	1,204.79	4,811.20	2,135.33	3,211.83	4,154.47	3,553.28
87	3,623.42	4,448.58	5,519.52	1,244.72	4,981.05	2,214.64	3,318.08	4,284.84	3,696.84
88	3,718.01	4,569.56	5,701.70	1,285.95	5,156.90	2,296.78	3,427.94	4,419.24	3,846.30
89	3,815.10	4,693.82	5,889.88	1,328.50	5,338.97	2,382.09	3,541.39	4,558.00	4,001.75
90	3,914.59	4,821.56	6,084.28	1,372.46	5,527.48	2,470.45	3,658.66	4,701.12	4,163.53
91	3,965.64	4,887.12	6,184.64	1,395.15	5,625.01	2,516.27	3,719.10	4,775.09	4,247.64
92	4,017.46	4,953.56	6,286.75	1,418.17	5,724.28	2,562.85	3,780.62	4,850.03	4,333.38
93	4,069.82	5,020.98	6,390.60	1,441.73	5,825.41	2,610.41	3,843.24	4,926.18	4,420.87
94	4,122.95	5,089.27	6,495.98	1,465.52	5,928.17	2,658.74	3,906.84	5,003.52	4,510.11
95	4,176.73	5,158.43	6,603.22	1,489.84	6,032.79	2,708.05	3,971.64	5,082.07	4,601.20
96	4,231.16	5,228.57	6,712.09	1,514.39	6,139.26	2,758.23	4,037.31	5,161.81	4,694.14
97	4,286.47	5,299.70	6,822.92	1,539.48	6,247.58	2,809.39	4,104.07	5,242.76	4,789.05
98	4,342.33	5,371.81	6,935.51	1,565.01	6,357.87	2,861.54	4,171.93	5,325.12	4,885.81
99+	4,399.05	5,444.90	7,049.83	1,590.86	6,470.13	2,914.67	4,241.09	5,408.68	4,984.54

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

SERFF Tracking #:

BNLB-129133818

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2014 CPL-GR-A80

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit V - RI.pdf Exhibit VI.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V - NW.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Rhodelsland_ActCertLAH - CPL.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Actuarial Memo.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Exhibit - Individual Medicare Supplement
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H

SERFF Tracking #:

BNLB-129133818

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2014 CPL-GR-A80

Project Name/Number:

/

Comments:	
Attachment(s):	Rate Sheet - Plan K.pdf Rate Sheet - Plan L.pdf Rate Sheet - Plan M.pdf Rate Sheet - Plan N.pdf Rate Sheet - Plan A.pdf Rate Sheet - Plan B.pdf Rate Sheet - Plan F.pdf Rate Sheet - Plan FH.pdf Rate Sheet - Plan G.pdf
Item Status:	
Status Date:	

Colonial Penn Life Insurance Company

Policy Form Series CPL-GR-A80 Plans A, B, F, High Deductible F, G, K, L, M, and N

Exhibit I

Standardized Medicare Supplement Benefit Chart

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Facility Care	Part B Deductible	Part B Excess	Foreign Travel Emergency
A						
B						
F						
High Deductible F ⁽¹⁾						
G						
K ⁽²⁾	50%	50%	50%			
L ⁽³⁾	75%	75%	75%			
M ⁽⁴⁾		50%				
N ⁽⁵⁾	Copays					

(1) High Deductible Plan F benefits are paid after a federally mandated calendar year deductible is met (\$2,110 in 2013).

(2) Plan K benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 50% until a federally mandated annual out-of-pocket limit is met (\$4,800 in 2013) and 100% thereafter.

(3) Plan L benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 75% until a federally mandated annual out-of-pocket limit is met (\$2,400 in 2013) and 100% thereafter.

(4) Plan M Part A Deductible benefits are paid at 50%.

(5) Plan N Part B Coinsurance benefits are subject to copayments of up to \$20 per office visit and up to \$50 per emergency room visit. The emergency room copayment is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2011	2,059	21	1.0%
	2012	2,247	624	27.8%
	Total	4,306	645	15.0%
CPL-GR-A80F	2010	57,670	48,236	83.6%
	2011	655,753	599,641	91.4%
	2012	1,306,381	1,133,767	86.8%
	Total	2,019,804	1,781,643	88.2%
CPL-GR-A80FH	2010	1,208	0	0.0%
	2011	10,311	1,415	13.7%
	2012	23,599	10,720	45.4%
	Total	35,118	12,134	34.6%
CPL-GR-A80G	2011	867	879	101.4%
	2012	11,600	3,559	30.7%
	Total	12,467	4,438	35.6%
CPL-GR-A80L	2012	2,933	2,278	77.7%
	Total	2,933	2,278	77.7%
CPL-GR-A80M	2010	343	0	0.0%
	2011	1,947	598	30.7%
	2012	3,377	2,497	73.9%
	Total	5,666	3,095	54.6%
CPL-GR-A80N	2010	78,180	37,724	48.3%
	2011	424,527	244,245	57.5%
	2012	761,124	448,012	58.9%
	Total	1,263,832	729,981	57.8%
All	2010	137,400	85,959	62.6%
	2011	1,095,464	846,800	77.3%
	2012	2,111,262	1,601,456	75.9%
	Total	3,344,125	2,534,215	75.8%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2010 Total		0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2011	2010	1	\$153,080	\$235,275	153.7%	833	\$2,205	\$3,389		
	2011	0	\$176,184	\$271,243	154.0%	980	\$2,157	\$3,321		
2011 Total		0.5	\$329,264	\$506,518	153.8%	1,813	\$2,179	\$3,353	-9.5%	38.7%
2012	2010	2	\$102,231	\$176,598	172.7%	620	\$1,979	\$3,418		
	2011	1	\$301,409	\$549,219	182.2%	1,476	\$2,450	\$4,465		
	2012	0	\$209,855	\$364,465	173.7%	933	\$2,699	\$4,688		
2012 Total		0.8	\$613,495	\$1,090,282	177.7%	3,029	\$2,430	\$4,319	11.5%	28.8%

Through 2012 **\$999,573** **\$1,653,806** **165.5%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.6	\$714,252	\$1,343,633	188.1%	3,253	107%	5.8%	8.4%	14.7%	91%
2014	2.3	\$632,612	\$1,191,646	188.4%	2,570	79%	12.0%	12.1%	12.3%	91%
2015	3.3	\$569,384	\$1,093,339	192.0%	2,159	84%	6.0%	7.1%	9.2%	91%
2016	4.3	\$509,709	\$999,350	196.1%	1,814	84%	6.0%	6.6%	8.8%	91%
2017	5.3	\$456,285	\$910,233	199.5%	1,523	84%	6.0%	6.6%	8.4%	91%
2018	6.3	\$408,407	\$826,334	202.3%	1,280	84%	6.0%	6.6%	8.1%	91%
2019	7.3	\$365,446	\$747,833	204.6%	1,075	84%	6.0%	6.5%	7.7%	91%
2020	8.3	\$326,979	\$674,780	206.4%	903	84%	6.0%	6.5%	7.4%	91%
2021	9.3	\$292,516	\$607,125	207.6%	758	84%	6.0%	6.5%	7.1%	91%
2022	10.3	\$261,644	\$544,741	208.2%	637	84%	6.0%	6.5%	6.8%	91%
2023	11.3	\$234,017	\$487,445	208.3%	535	84%	6.0%	6.5%	6.5%	91%
2024	12.3	\$208,932	\$435,012	208.2%	450	84%	5.8%	6.3%	6.2%	91%
2025	13.3	\$186,049	\$387,192	208.1%	378	84%	5.6%	6.0%	6.0%	91%
2026	14.3	\$165,217	\$343,714	208.0%	317	84%	5.4%	5.7%	5.7%	91%
2027	15.3	\$146,338	\$304,303	207.9%	266	84%	5.1%	5.4%	5.4%	91%
2028	16.3	\$129,255	\$268,677	207.9%	224	84%	4.9%	5.2%	5.1%	91%
2029	17.3	\$113,853	\$236,561	207.8%	188	84%	4.6%	4.9%	4.8%	91%
2030	18.3	\$99,995	\$207,682	207.7%	158	84%	4.3%	4.6%	4.5%	91%
2031	19.3	\$87,558	\$181,781	207.6%	133	84%	4.0%	4.2%	4.2%	91%
2032	20.3	\$76,427	\$158,608	207.5%	111	84%	3.7%	3.9%	3.9%	91%

Through 2032 **\$5,984,873** **\$11,949,991** **199.7%**

Lifetime **\$6,984,446** **\$13,603,797** **194.8%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102		
2010 Total		0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102		
2011	2010	1	\$26,564	\$13,211	49.7%	150	\$2,125	\$1,057		
	2011	0	\$68,430	\$48,492	70.9%	344	\$2,387	\$1,692		
2011 Total		0.3	\$94,994	\$61,703	65.0%	494	\$2,308	\$1,499	6.9%	-28.7%
2012	2010	2	\$22,372	\$13,982	62.5%	122	\$2,201	\$1,375		
	2011	1	\$69,099	\$47,838	69.2%	388	\$2,137	\$1,480		
	2012	0	\$14,733	\$19,265	130.8%	74	\$2,389	\$3,124		
2012 Total		1.1	\$106,204	\$81,085	76.3%	584	\$2,182	\$1,666	-5.4%	11.2%

Through 2012 **\$210,014** **\$151,370** **72.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	2.0	\$102,652	\$89,758	87.4%	547	94%	1.9%	3.2%	18.2%	89%
2014	2.6	\$91,227	\$79,276	86.9%	450	82%	8.0%	7.9%	7.3%	89%
2015	3.6	\$81,635	\$70,742	86.7%	378	84%	5.7%	6.5%	6.2%	89%
2016	4.6	\$72,742	\$63,007	86.6%	318	84%	5.5%	6.1%	6.0%	89%
2017	5.6	\$64,693	\$56,011	86.6%	267	84%	5.4%	5.9%	5.8%	89%
2018	6.6	\$57,426	\$49,699	86.5%	224	84%	5.2%	5.7%	5.6%	89%
2019	7.6	\$50,880	\$44,013	86.5%	188	84%	5.0%	5.5%	5.4%	89%
2020	8.6	\$44,987	\$38,904	86.5%	158	84%	5.0%	5.3%	5.2%	89%
2021	9.6	\$39,704	\$34,320	86.4%	133	84%	4.7%	5.1%	5.0%	89%
2022	10.6	\$34,965	\$30,216	86.4%	112	84%	4.7%	4.8%	4.8%	89%
2023	11.6	\$30,733	\$26,547	86.4%	94	84%	4.5%	4.6%	4.6%	89%
2024	12.6	\$26,955	\$23,275	86.3%	79	84%	4.3%	4.4%	4.4%	89%
2025	13.6	\$23,590	\$20,361	86.3%	66	84%	4.0%	4.2%	4.1%	89%
2026	14.6	\$20,983	\$18,322	87.3%	56	84%	6.0%	5.9%	7.1%	89%
2027	15.6	\$18,704	\$16,491	88.2%	47	84%	6.0%	6.1%	7.2%	89%
2028	16.6	\$16,672	\$14,847	89.1%	39	84%	6.0%	6.1%	7.2%	89%
2029	17.6	\$14,861	\$13,370	90.0%	33	84%	6.0%	6.1%	7.2%	89%
2030	18.6	\$13,247	\$12,043	90.9%	28	84%	6.0%	6.1%	7.2%	89%
2031	19.6	\$11,805	\$10,851	91.9%	23	84%	6.0%	6.1%	7.3%	89%
2032	20.6	\$10,520	\$9,779	93.0%	20	84%	6.0%	6.1%	7.3%	89%

Through 2032 **\$828,979** **\$721,831** **87.1%**

Lifetime **\$1,038,993** **\$873,201** **84.0%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$7,809,445	\$5,154,045	66.0%	39,572	\$2,368	\$1,563		
2010 Total		0	\$7,809,445	\$5,154,045	66.0%	39,572	\$2,368	\$1,563		
2011	2010	1	\$21,888,490	\$14,819,706	67.7%	116,810	\$2,249	\$1,522		
	2011	0	\$28,570,118	\$20,753,134	72.6%	149,806	\$2,289	\$1,662		
2011 Total		0.4	\$50,458,608	\$35,572,840	70.5%	266,616	\$2,271	\$1,601	-4.1%	2.4%
2012	2010	2	\$19,307,635	\$14,771,985	76.5%	98,424	\$2,354	\$1,801		
	2011	1	\$48,422,550	\$36,440,070	75.3%	247,248	\$2,350	\$1,769		
	2012	0	\$27,393,973	\$21,138,901	77.2%	141,898	\$2,317	\$1,788		
2012 Total		0.9	\$95,124,157	\$72,350,956	76.1%	487,570	\$2,341	\$1,781	3.1%	11.2%

Through 2012 **\$153,392,210** **\$113,077,842** **73.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.7	\$109,859,950	\$85,303,444	77.6%	517,401	106%	7.3%	8.8%	11.1%	91%
2014	2.5	\$99,425,928	\$75,612,671	76.0%	414,783	80%	10.6%	12.9%	10.6%	91%
2015	3.5	\$90,948,938	\$68,859,275	75.7%	348,418	84%	6.0%	8.9%	8.4%	91%
2016	4.5	\$82,727,177	\$62,610,955	75.7%	292,671	84%	5.9%	8.3%	8.2%	91%
2017	5.5	\$75,143,575	\$56,850,921	75.7%	245,844	84%	5.8%	8.1%	8.1%	91%
2018	6.5	\$68,171,020	\$51,558,593	75.6%	206,509	84%	5.7%	8.0%	8.0%	91%
2019	7.5	\$61,779,994	\$46,710,785	75.6%	173,467	84%	5.7%	7.9%	7.9%	91%
2020	8.5	\$55,939,059	\$42,282,667	75.6%	145,713	84%	5.7%	7.8%	7.8%	91%
2021	9.5	\$50,614,601	\$38,248,525	75.6%	122,399	84%	5.7%	7.7%	7.7%	91%
2022	10.5	\$45,773,830	\$34,582,364	75.6%	102,815	84%	5.7%	7.7%	7.6%	91%
2023	11.5	\$41,382,549	\$31,258,373	75.5%	86,364	84%	5.8%	7.6%	7.6%	91%
2024	12.5	\$37,406,724	\$28,251,287	75.5%	72,546	84%	5.9%	7.6%	7.6%	91%
2025	13.5	\$33,764,262	\$25,536,655	75.6%	60,939	84%	6.0%	7.5%	7.6%	91%
2026	14.5	\$30,374,483	\$23,091,031	76.0%	51,189	84%	6.0%	7.1%	7.6%	91%
2027	15.5	\$27,244,113	\$20,892,108	76.7%	42,998	84%	6.0%	6.8%	7.7%	91%
2028	16.5	\$24,422,580	\$18,918,809	77.5%	36,119	84%	6.0%	6.7%	7.8%	91%
2029	17.5	\$21,890,472	\$17,151,328	78.4%	30,340	84%	6.0%	6.7%	7.9%	91%
2030	18.5	\$19,617,970	\$15,571,152	79.4%	25,485	84%	6.0%	6.7%	8.1%	91%
2031	19.5	\$17,578,449	\$14,161,048	80.6%	21,408	84%	6.0%	6.7%	8.3%	91%
2032	20.5	\$15,747,596	\$12,905,047	81.9%	17,982	84%	6.0%	6.6%	8.5%	91%

Through 2032 **\$1,009,813,271** **\$770,357,038** **76.3%**

Lifetime **\$1,163,205,481** **\$883,434,880** **75.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

RI Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$57,670	\$48,236	83.6%	323	\$2,143	\$1,792		
2010 Total		0	\$57,670	\$48,236	83.6%	323	\$2,143	\$1,792		
2011	2010	1	\$190,849	\$153,725	80.5%	1,148	\$1,995	\$1,607		
	2011	0	\$464,904	\$445,916	95.9%	2,492	\$2,239	\$2,147		
2011 Total		0.3	\$655,753	\$599,641	91.4%	3,640	\$2,162	\$1,977	0.9%	10.3%
2012	2010	2	\$185,775	\$122,747	66.1%	1,055	\$2,113	\$1,396		
	2011	1	\$702,458	\$639,420	91.0%	3,764	\$2,240	\$2,039		
	2012	0	\$418,149	\$371,600	88.9%	2,264	\$2,216	\$1,970		
2012 Total		0.8	\$1,306,381	\$1,133,767	86.8%	7,083	\$2,213	\$1,921	2.4%	-2.8%

Through 2012 **\$2,019,804** **\$1,781,643** **88.2%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.6	\$1,555,401	\$1,376,321	88.5%	7,670	108%	6.5%	9.9%	12.1%	92%
2014	2.4	\$1,426,283	\$1,222,359	85.7%	6,149	80%	10.6%	14.4%	10.8%	92%
2015	3.4	\$1,307,694	\$1,115,141	85.3%	5,165	84%	4.8%	9.1%	8.6%	92%
2016	4.4	\$1,191,215	\$1,015,541	85.3%	4,339	84%	4.6%	8.4%	8.4%	92%
2017	5.4	\$1,083,390	\$923,391	85.2%	3,645	84%	4.5%	8.3%	8.2%	92%
2018	6.4	\$983,947	\$838,441	85.2%	3,061	84%	4.4%	8.1%	8.1%	92%
2019	7.4	\$892,529	\$760,390	85.2%	2,572	84%	4.3%	8.0%	8.0%	92%
2020	8.4	\$808,725	\$688,894	85.2%	2,160	84%	4.3%	7.9%	7.9%	92%
2021	9.4	\$732,151	\$623,588	85.2%	1,815	84%	4.3%	7.8%	7.8%	92%
2022	10.4	\$662,363	\$564,092	85.2%	1,524	84%	4.4%	7.7%	7.7%	92%
2023	11.4	\$598,903	\$510,023	85.2%	1,280	84%	4.5%	7.6%	7.6%	92%
2024	12.4	\$541,292	\$461,001	85.2%	1,075	84%	4.8%	7.6%	7.6%	92%
2025	13.4	\$489,143	\$416,652	85.2%	903	84%	5.2%	7.6%	7.6%	92%
2026	14.4	\$442,017	\$376,616	85.2%	759	84%	5.9%	7.6%	7.6%	92%
2027	15.4	\$397,946	\$340,548	85.6%	637	84%	6.0%	7.2%	7.6%	92%
2028	16.4	\$358,231	\$308,118	86.0%	535	84%	6.0%	7.2%	7.7%	92%
2029	17.4	\$322,431	\$279,016	86.5%	450	84%	6.0%	7.2%	7.8%	92%
2030	18.4	\$290,180	\$252,949	87.2%	378	84%	6.0%	7.1%	7.9%	92%
2031	19.4	\$261,093	\$229,644	88.0%	317	84%	6.0%	7.1%	8.1%	92%
2032	20.4	\$234,832	\$208,848	88.9%	267	84%	6.0%	7.1%	8.3%	92%

Through 2032 **\$14,579,765** **\$12,511,573** **85.8%**

Lifetime **\$16,599,569** **\$14,293,216** **86.1%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$547,137	\$114,970	21.0%	9,208	\$713	\$150		
2010 Total		0	\$547,137	\$114,970	21.0%	9,208	\$713	\$150		
2011	2010	1	\$1,406,320	\$645,635	45.9%	24,926	\$677	\$311		
	2011	0	\$2,148,428	\$663,085	30.9%	36,094	\$714	\$220		
2011 Total		0.4	\$3,554,748	\$1,308,720	36.8%	61,020	\$699	\$257	-2.0%	71.8%
2012	2010	2	\$1,093,665	\$495,585	45.3%	19,105	\$687	\$311		
	2011	1	\$2,794,344	\$1,507,812	54.0%	46,947	\$714	\$385		
	2012	0	\$1,924,949	\$717,283	37.3%	31,085	\$743	\$277		
2012 Total		0.9	\$5,812,957	\$2,720,680	46.8%	97,137	\$718	\$336	2.7%	30.6%

Through 2012 **\$9,914,842** **\$4,144,370** **41.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.7	\$6,524,823	\$3,112,293	47.7%	105,220	108%	1.6%	3.6%	5.6%	90%
2014	2.3	\$5,564,726	\$2,822,147	50.7%	88,385	84%	0.0%	1.5%	7.9%	90%
2015	3.3	\$4,991,092	\$2,559,049	51.3%	74,243	84%	6.0%	6.8%	7.9%	90%
2016	4.3	\$4,502,060	\$2,320,479	51.5%	62,364	84%	6.0%	7.4%	7.9%	90%
2017	5.3	\$4,058,817	\$2,104,150	51.8%	52,386	84%	6.0%	7.3%	7.9%	90%
2018	6.3	\$3,657,135	\$1,907,989	52.2%	44,004	84%	6.0%	7.3%	7.9%	90%
2019	7.3	\$3,293,347	\$1,730,115	52.5%	36,963	84%	6.0%	7.2%	7.9%	90%
2020	8.3	\$2,964,105	\$1,568,823	52.9%	31,049	84%	6.0%	7.1%	7.9%	90%
2021	9.3	\$2,666,303	\$1,422,568	53.4%	26,081	84%	6.0%	7.1%	7.9%	90%
2022	10.3	\$2,396,906	\$1,289,947	53.8%	21,908	84%	6.0%	7.0%	7.9%	90%
2023	11.3	\$2,153,302	\$1,169,691	54.3%	18,403	84%	6.0%	6.9%	7.9%	90%
2024	12.3	\$1,932,728	\$1,060,645	54.9%	15,459	84%	6.0%	6.9%	7.9%	90%
2025	13.3	\$1,733,067	\$961,765	55.5%	12,985	84%	6.0%	6.7%	7.9%	90%
2026	14.3	\$1,551,760	\$872,104	56.2%	10,908	84%	6.0%	6.6%	7.9%	90%
2027	15.3	\$1,387,799	\$790,801	57.0%	9,162	84%	6.0%	6.5%	7.9%	90%
2028	16.3	\$1,240,848	\$717,078	57.8%	7,696	84%	6.0%	6.4%	7.9%	90%
2029	17.3	\$1,109,328	\$650,228	58.6%	6,465	84%	6.0%	6.4%	7.9%	90%
2030	18.3	\$991,617	\$589,609	59.5%	5,431	84%	6.0%	6.4%	7.9%	90%
2031	19.3	\$886,248	\$534,643	60.3%	4,562	84%	6.0%	6.4%	7.9%	90%
2032	20.3	\$791,939	\$484,800	61.2%	3,832	84%	6.0%	6.4%	7.9%	90%

Through 2032 **\$54,397,950** **\$28,668,925** **52.7%**

Lifetime **\$64,312,792** **\$32,813,295** **51.0%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$1,152,827	\$627,664	54.4%	6,122	\$2,260	\$1,230		
2010 Total		0	\$1,152,827	\$627,664	54.4%	6,122	\$2,260	\$1,230		
2011	2010	1	\$2,861,168	\$1,641,958	57.4%	15,967	\$2,150	\$1,234		
	2011	0	\$2,288,878	\$1,384,243	60.5%	12,650	\$2,171	\$1,313		
2011 Total		0.6	\$5,150,046	\$3,026,201	58.8%	28,617	\$2,160	\$1,269	-4.4%	3.1%
2012	2010	2	\$2,481,365	\$1,629,130	65.7%	13,161	\$2,262	\$1,485		
	2011	1	\$3,750,273	\$2,533,311	67.6%	20,040	\$2,246	\$1,517		
	2012	0	\$2,635,751	\$1,841,332	69.9%	14,116	\$2,241	\$1,565		
2012 Total		1.0	\$8,867,389	\$6,003,773	67.7%	47,317	\$2,249	\$1,523	4.1%	20.0%

Through 2012 **\$15,170,262** **\$9,657,638** **63.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.8	\$9,785,652	\$7,173,620	73.3%	50,474	107%	1.0%	3.5%	12.0%	84%
2014	2.5	\$8,805,909	\$6,557,526	74.5%	42,399	84%	5.0%	7.1%	8.8%	84%
2015	3.5	\$8,026,576	\$5,982,677	74.5%	35,615	84%	5.8%	8.5%	8.6%	84%
2016	4.5	\$7,314,968	\$5,448,780	74.5%	29,916	84%	5.7%	8.5%	8.4%	84%
2017	5.5	\$6,655,807	\$4,954,966	74.4%	25,130	84%	5.6%	8.3%	8.3%	84%
2018	6.5	\$6,047,732	\$4,499,930	74.4%	21,109	84%	5.5%	8.2%	8.1%	84%
2019	7.5	\$5,488,631	\$4,082,054	74.4%	17,732	84%	5.5%	8.0%	8.0%	84%
2020	8.5	\$4,976,410	\$3,699,508	74.3%	14,895	84%	5.5%	7.9%	7.9%	84%
2021	9.5	\$4,508,306	\$3,350,322	74.3%	12,511	84%	5.5%	7.8%	7.8%	84%
2022	10.5	\$4,081,968	\$3,032,450	74.3%	10,510	84%	5.5%	7.8%	7.8%	84%
2023	11.5	\$3,694,460	\$2,743,823	74.3%	8,828	84%	5.6%	7.7%	7.7%	84%
2024	12.5	\$3,342,716	\$2,482,384	74.3%	7,416	84%	5.8%	7.7%	7.7%	84%
2025	13.5	\$3,023,165	\$2,246,116	74.3%	6,229	84%	6.0%	7.7%	7.7%	84%
2026	14.5	\$2,722,050	\$2,033,069	74.7%	5,232	84%	6.0%	7.2%	7.8%	84%
2027	15.5	\$2,442,842	\$1,841,370	75.4%	4,395	84%	6.0%	6.8%	7.8%	84%
2028	16.5	\$2,190,579	\$1,669,239	76.2%	3,692	84%	6.0%	6.8%	7.9%	84%
2029	17.5	\$1,964,090	\$1,514,993	77.1%	3,101	84%	6.0%	6.7%	8.0%	84%
2030	18.5	\$1,760,777	\$1,377,051	78.2%	2,605	84%	6.0%	6.7%	8.2%	84%
2031	19.5	\$1,578,258	\$1,253,936	79.5%	2,188	84%	6.0%	6.7%	8.4%	84%
2032	20.5	\$1,414,371	\$1,144,272	80.9%	1,838	84%	6.0%	6.7%	8.6%	84%

Through 2032 **\$89,825,267** **\$67,088,087** **74.7%**

Lifetime **\$104,995,529** **\$76,745,725** **73.1%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$123,542	\$45,094	36.5%	1,386	\$1,070	\$390		
2010 Total		0	\$123,542	\$45,094	36.5%	1,386	\$1,070	\$390		
2011	2010	1	\$229,696	\$83,321	36.3%	2,829	\$974	\$353		
	2011	0	\$500,519	\$265,904	53.1%	5,326	\$1,128	\$599		
2011 Total		0.3	\$730,215	\$349,224	47.8%	8,155	\$1,075	\$514	0.5%	31.6%
2012	2010	2	\$157,823	\$119,788	75.9%	1,923	\$985	\$748		
	2011	1	\$492,358	\$275,087	55.9%	5,228	\$1,130	\$631		
	2012	0	\$254,252	\$135,072	53.1%	2,875	\$1,061	\$564		
2012 Total		0.9	\$904,433	\$529,947	58.6%	10,026	\$1,083	\$634	0.7%	23.4%

Through 2012 **\$1,758,190** **\$924,264** **52.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.7	\$977,169	\$604,833	61.9%	10,607	106%	0.7%	2.1%	7.9%	91%
2014	2.3	\$836,677	\$550,340	65.8%	8,910	84%	0.0%	1.9%	8.3%	91%
2015	3.3	\$754,170	\$500,264	66.3%	7,484	84%	6.0%	7.3%	8.2%	91%
2016	4.3	\$682,824	\$454,378	66.5%	6,287	84%	6.0%	7.8%	8.1%	91%
2017	5.3	\$617,610	\$412,442	66.8%	5,281	84%	6.0%	7.7%	8.1%	91%
2018	6.3	\$558,077	\$374,211	67.1%	4,436	84%	6.0%	7.6%	8.0%	91%
2019	7.3	\$503,866	\$339,437	67.4%	3,726	84%	6.0%	7.5%	8.0%	91%
2020	8.3	\$454,583	\$307,876	67.7%	3,130	84%	6.0%	7.4%	8.0%	91%
2021	9.3	\$409,776	\$279,291	68.2%	2,629	84%	6.0%	7.3%	8.0%	91%
2022	10.3	\$368,937	\$253,450	68.7%	2,209	84%	6.0%	7.2%	8.0%	91%
2023	11.3	\$331,796	\$229,073	69.0%	1,855	84%	6.0%	7.1%	7.6%	91%
2024	12.3	\$298,032	\$207,210	69.5%	1,558	84%	6.0%	6.9%	7.7%	91%
2025	13.3	\$267,387	\$187,636	70.2%	1,309	84%	6.0%	6.8%	7.8%	91%
2026	14.3	\$239,544	\$170,141	71.0%	1,100	84%	6.0%	6.7%	7.9%	91%
2027	15.3	\$214,407	\$154,532	72.1%	924	84%	6.0%	6.6%	8.1%	91%
2028	16.3	\$191,844	\$140,629	73.3%	776	84%	6.0%	6.5%	8.3%	91%
2029	17.3	\$171,615	\$128,268	74.7%	652	84%	6.0%	6.5%	8.6%	91%
2030	18.3	\$153,457	\$114,921	74.9%	547	84%	6.0%	6.5%	6.7%	91%
2031	19.3	\$137,173	\$102,981	75.1%	460	84%	6.0%	6.4%	6.7%	91%
2032	20.3	\$122,582	\$92,298	75.3%	386	84%	6.0%	6.4%	6.7%	91%

Through 2032 **\$8,291,526** **\$5,604,210** **67.6%**

Lifetime **\$10,049,715** **\$6,528,474** **65.0%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$96,881	\$41,645	43.0%	762	\$1,526	\$656		
2010 Total		0	\$96,881	\$41,645	43.0%	762	\$1,526	\$656		
2011	2010	1	\$175,617	\$89,552	51.0%	1,545	\$1,364	\$696		
	2011	0	\$239,339	\$168,249	70.3%	1,893	\$1,517	\$1,067		
2011 Total		0.4	\$414,956	\$257,801	62.1%	3,438	\$1,448	\$900	-5.1%	37.2%
2012	2010	2	\$125,401	\$85,707	68.3%	1,098	\$1,371	\$937		
	2011	1	\$246,804	\$175,865	71.3%	1,923	\$1,540	\$1,097		
	2012	0	\$186,627	\$157,752	84.5%	1,476	\$1,517	\$1,283		
2012 Total		0.9	\$558,832	\$419,325	75.0%	4,497	\$1,491	\$1,119	3.0%	24.4%

Through 2012 **\$1,070,669** **\$718,771** **67.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.7	\$659,279	\$524,292	79.5%	4,899	109%	6.5%	8.3%	14.8%	90%
2014	2.4	\$596,459	\$471,005	79.0%	4,034	82%	8.0%	9.9%	9.1%	90%
2015	3.4	\$541,702	\$427,889	79.0%	3,388	84%	6.0%	8.1%	8.2%	90%
2016	4.4	\$490,418	\$388,391	79.2%	2,846	84%	6.0%	7.8%	8.1%	90%
2017	5.4	\$443,601	\$352,305	79.4%	2,391	84%	6.0%	7.7%	8.0%	90%
2018	6.4	\$400,898	\$319,420	79.7%	2,008	84%	6.0%	7.6%	7.9%	90%
2019	7.4	\$361,949	\$289,525	80.0%	1,687	84%	6.0%	7.5%	7.9%	90%
2020	8.4	\$326,368	\$262,408	80.4%	1,417	84%	6.0%	7.3%	7.9%	90%
2021	9.4	\$293,987	\$237,863	80.9%	1,190	84%	6.0%	7.2%	7.9%	90%
2022	10.4	\$264,567	\$215,692	81.5%	1,000	84%	6.0%	7.1%	8.0%	90%
2023	11.4	\$237,848	\$195,075	82.0%	840	84%	6.0%	7.0%	7.7%	90%
2024	12.4	\$213,531	\$176,577	82.7%	706	84%	6.0%	6.9%	7.8%	90%
2025	13.4	\$191,517	\$160,012	83.5%	593	84%	6.0%	6.8%	7.9%	90%
2026	14.4	\$171,448	\$145,204	84.7%	498	84%	6.0%	6.6%	8.0%	90%
2027	15.4	\$153,366	\$131,990	86.1%	418	84%	6.0%	6.5%	8.2%	90%
2028	16.4	\$137,090	\$120,221	87.7%	351	84%	6.0%	6.4%	8.4%	90%
2029	17.4	\$122,529	\$109,757	89.6%	295	84%	6.0%	6.4%	8.7%	90%
2030	18.4	\$109,509	\$98,360	89.8%	248	84%	6.0%	6.4%	6.7%	90%
2031	19.4	\$97,845	\$88,162	90.1%	208	84%	6.0%	6.4%	6.7%	90%
2032	20.4	\$87,408	\$79,036	90.4%	175	84%	6.0%	6.3%	6.7%	90%

Through 2032 **\$5,901,322** **\$4,793,181** **81.2%**

Lifetime **\$6,971,991** **\$5,511,952** **79.1%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
2010 Total		0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
2011	2010	1	\$84,896	\$35,338	41.6%	676	\$1,507	\$627		
	2011	0	\$45,899	\$42,235	92.0%	314	\$1,754	\$1,614		
2011 Total		0.6	\$130,795	\$77,573	59.3%	990	\$1,585	\$940	3.6%	-0.7%
2012	2010	2	\$62,049	\$34,754	56.0%	477	\$1,561	\$874		
	2011	1	\$52,759	\$43,192	81.9%	318	\$1,991	\$1,630		
	2012	0	\$39,180	\$23,832	60.8%	239	\$1,967	\$1,197		
2012 Total		1.1	\$153,988	\$101,779	66.1%	1,034	\$1,787	\$1,181	12.7%	25.6%

Through 2012 **\$320,116** **\$201,215** **62.9%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.9	\$169,475	\$114,595	67.6%	1,050	102%	4.4%	8.4%	10.9%	89%
2014	2.7	\$153,681	\$103,211	67.2%	865	82%	8.0%	10.1%	9.4%	89%
2015	3.7	\$140,190	\$93,921	67.0%	726	84%	6.0%	8.6%	8.3%	89%
2016	4.7	\$127,410	\$85,324	67.0%	610	84%	5.9%	8.2%	8.2%	89%
2017	5.7	\$115,622	\$77,400	66.9%	512	84%	5.8%	8.0%	8.0%	89%
2018	6.7	\$104,784	\$70,123	66.9%	430	84%	5.8%	7.9%	7.9%	89%
2019	7.7	\$94,862	\$63,464	66.9%	362	84%	5.8%	7.8%	7.7%	89%
2020	8.7	\$85,802	\$57,388	66.9%	304	84%	5.9%	7.7%	7.7%	89%
2021	9.7	\$77,559	\$51,862	66.9%	255	84%	5.9%	7.6%	7.6%	89%
2022	10.7	\$70,083	\$46,849	66.8%	214	84%	6.0%	7.6%	7.5%	89%
2023	11.7	\$63,273	\$42,314	66.9%	180	84%	6.0%	7.5%	7.5%	89%
2024	12.7	\$56,939	\$38,221	67.1%	151	84%	6.0%	7.1%	7.5%	89%
2025	13.7	\$51,101	\$34,537	67.6%	127	84%	6.0%	6.8%	7.6%	89%
2026	14.7	\$45,682	\$31,229	68.4%	107	84%	6.0%	6.4%	7.6%	89%
2027	15.7	\$40,796	\$28,264	69.3%	90	84%	6.0%	6.3%	7.7%	89%
2028	16.7	\$36,448	\$25,614	70.3%	75	84%	6.0%	6.4%	7.9%	89%
2029	17.7	\$32,558	\$23,250	71.4%	63	84%	6.0%	6.3%	8.1%	89%
2030	18.7	\$29,079	\$21,147	72.7%	53	84%	6.0%	6.3%	8.3%	89%
2031	19.7	\$25,971	\$19,279	74.2%	45	84%	6.0%	6.3%	8.5%	89%
2032	20.7	\$23,183	\$17,625	76.0%	37	84%	6.0%	6.3%	8.8%	89%

Through 2032 **\$1,544,498** **\$1,045,616** **67.7%**

Lifetime **\$1,864,613** **\$1,246,831** **66.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

Nationwide Experience

With the 2014 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$7,660,128	\$4,123,020	53.8%	59,687	\$1,540	\$829		
2010 Total		0	\$7,660,128	\$4,123,020	53.8%	59,687	\$1,540	\$829		
2011	2010	1	\$19,819,226	\$12,268,212	61.9%	162,546	\$1,463	\$906		
	2011	0	\$24,418,874	\$15,072,383	61.7%	200,981	\$1,458	\$900		
2011 Total		0.4	\$44,238,100	\$27,340,596	61.8%	363,527	\$1,460	\$903	-5.2%	8.9%
2012	2010	2	\$16,963,220	\$12,672,113	74.7%	130,652	\$1,558	\$1,164		
	2011	1	\$37,946,642	\$27,480,979	72.4%	304,677	\$1,495	\$1,082		
	2012	0	\$22,237,470	\$14,950,332	67.2%	186,223	\$1,433	\$963		
2012 Total		0.9	\$77,147,332	\$55,103,424	71.4%	621,552	\$1,489	\$1,064	2.0%	17.9%

Through 2012 **\$129,045,559** **\$86,567,040** **67.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2013	1.7	\$87,429,600	\$64,165,724	73.4%	663,633	107%	3.7%	6.1%	9.1%	89%
2014	2.5	\$79,049,780	\$58,735,885	74.3%	557,452	84%	4.0%	7.6%	9.0%	89%
2015	3.5	\$72,135,100	\$53,655,488	74.4%	468,260	84%	5.2%	8.6%	8.8%	89%
2016	4.5	\$65,798,083	\$48,926,536	74.4%	393,338	84%	5.1%	8.6%	8.6%	89%
2017	5.5	\$59,922,401	\$44,544,925	74.3%	330,404	84%	5.1%	8.4%	8.4%	89%
2018	6.5	\$54,496,909	\$40,501,927	74.3%	277,539	84%	5.1%	8.3%	8.2%	89%
2019	7.5	\$49,506,815	\$36,785,391	74.3%	233,133	84%	5.1%	8.1%	8.1%	89%
2020	8.5	\$44,933,092	\$33,380,734	74.3%	195,832	84%	5.2%	8.0%	8.0%	89%
2021	9.5	\$40,754,431	\$30,271,731	74.3%	164,499	84%	5.3%	8.0%	8.0%	89%
2022	10.5	\$36,948,439	\$27,441,151	74.3%	138,179	84%	5.4%	7.9%	7.9%	89%
2023	11.5	\$33,491,664	\$24,871,268	74.3%	116,070	84%	5.6%	7.9%	7.9%	89%
2024	12.5	\$30,359,982	\$22,544,252	74.3%	97,499	84%	5.8%	7.9%	7.9%	89%
2025	13.5	\$27,496,221	\$20,442,477	74.3%	81,899	84%	6.0%	7.8%	7.9%	89%
2026	14.5	\$24,814,875	\$18,548,760	74.7%	68,795	84%	6.0%	7.4%	8.0%	89%
2027	15.5	\$22,329,539	\$16,846,523	75.4%	57,788	84%	6.0%	7.1%	8.1%	89%
2028	16.5	\$20,083,719	\$15,319,927	76.3%	48,542	84%	6.0%	7.1%	8.3%	89%
2029	17.5	\$18,059,946	\$13,953,945	77.3%	40,775	84%	6.0%	7.1%	8.4%	89%
2030	18.5	\$16,235,602	\$12,734,421	78.4%	34,251	84%	6.0%	7.0%	8.6%	89%
2031	19.5	\$14,591,469	\$11,648,091	79.8%	28,771	84%	6.0%	7.0%	8.9%	89%
2032	20.5	\$13,109,354	\$10,682,591	81.5%	24,168	84%	6.0%	7.0%	9.2%	89%

Through 2032 **\$811,547,018** **\$606,001,745** **74.7%**

Lifetime **\$940,592,578** **\$692,568,785** **73.6%**

Colonial Penn Life Insurance Company

Exhibit II

2014 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
CPL-GR-A80A	12.0%
CPL-GR-A80B	8.0%
CPL-GR-A80F	10.6%
CPL-GR-A80FH	0.0%
CPL-GR-A80G	5.0%
CPL-GR-A80K	0.0%
CPL-GR-A80L	8.0%
CPL-GR-A80M	8.0%
CPL-GR-A80N	4.0%

Exhibit III

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80

Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80K	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
2013	1.7%	1.7%	6.5%	0.0%	0.0%	0.0%	1.7%	1.7%	1.7%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series CPL-GR-A80

In-force Policy History

Rhode Island

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	100	5	0	0	0	1	144
2011	0	1	440	18	2	0	0	2	403
2012	0	1	666	42	7	0	2	2	593
As of 3/2013	0	1	761	38	6	0	5	2	589

Nationwide

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	10,707	2,354	1,444	279	139	56	15,031
2011	190	44	31,682	6,355	2,974	705	260	70	40,931
2012	265	39	47,314	8,815	4,588	775	337	75	60,003
As of 3/2013	268	42	49,745	9,257	5,328	764	349	67	63,980

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80A	2010	56,815	57,006	100.3%
	2011	329,264	506,518	153.8%
	2012	613,495	1,090,282	177.7%
	Total	999,573	1,653,806	165.5%
CPL-GR-A80B	2010	8,816	8,582	97.4%
	2011	94,994	61,703	65.0%
	2012	106,204	81,085	76.3%
	Total	210,014	151,370	72.1%
CPL-GR-A80F	2010	7,809,445	5,154,045	66.0%
	2011	50,458,608	35,572,840	70.5%
	2012	95,124,157	72,350,956	76.1%
	Total	153,392,210	113,077,842	73.7%
CPL-GR-A80FH	2010	547,137	114,970	21.0%
	2011	3,554,748	1,308,720	36.8%
	2012	5,812,957	2,720,680	46.8%
	Total	9,914,842	4,144,370	41.8%
CPL-GR-A80G	2010	1,152,827	627,664	54.4%
	2011	5,150,046	3,026,201	58.8%
	2012	8,867,389	6,003,773	67.7%
	Total	15,170,262	9,657,638	63.7%
CPL-GR-A80K	2010	123,542	45,094	36.5%
	2011	730,215	349,224	47.8%
	2012	904,433	529,947	58.6%
	Total	1,758,190	924,264	52.6%
CPL-GR-A80L	2010	96,881	41,645	43.0%
	2011	414,956	257,801	62.1%
	2012	558,832	419,325	75.0%
	Total	1,070,669	718,771	67.1%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,573	59.3%
	2012	153,988	101,779	66.1%
	Total	320,116	201,215	62.9%
CPL-GR-A80N	2010	7,660,128	4,123,020	53.8%
	2011	44,238,100	27,340,596	61.8%
	2012	77,147,332	55,103,424	71.4%
	Total	129,045,559	86,567,040	67.1%
All	2010	17,490,923	10,193,889	58.3%
	2011	105,101,724	68,501,178	65.2%
	2012	189,288,787	138,401,251	73.1%
	Total	311,881,434	217,096,318	69.6%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company _____

Submission:

Policy Form Series CPL-GR-A080

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

Christopher J. Conforti

Signature of qualified actuary: _____

Name (typed or printed): Christopher J. Conforti _____

Title or business affiliation: Actuary _____

Date: 7/26/2013 _____

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

Colonial Penn Life Insurance Company

Rate Memorandum

Standardized Medicare Supplement Policy Form Series CPL-GR-A80 Plans A, B, F, high deductible F, G, K, L, M and N

1. Purpose of Filing

We are filing the 2014 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

- a. Issuer – Colonial Penn Life Insurance Company.
- b. Forms – CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N.
- c. Policy Type - Standardized Medicare supplement policies.
- d. Benefits - Please refer to the enclosed Exhibit I.
- e. Renewability - Guaranteed renewable for life.
- f. Issue Ages - Ages 65 and over.
- g. Premium Basis - For policies issued prior to January 1, 2012, attained age up to age 80; level thereafter. For policies issued on or after January 1, 2012, by gender, risk class (as allowable) and attained age up to age 99; level thereafter.
- h. Actuary – Christopher J. Conforti, A.S.A., M.A.A.A.

3. Scope and Justification of Request

- a. Rate Scale Adjustments - Please refer to Exhibit II.
- b. Variations by Cell - None
- c. Justification of Request - Please refer to Section 7 of this memorandum.

4. Rates and Rating Factors

- a. Rates - The proposed rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2014.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-Force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Exhibit V provides experience through December 31, 2012, valued as of March 31, 2013.

Projected experience, assuming approval of the proposed 2014 increases, is provided in the enclosed Exhibit VI. NW has been provided for all plans and RI for Plan F.

8. Loss Ratio Compliance

These forms are individual standardized Medicare supplement policies subject to a minimum lifetime loss ratio of 65%.

These forms were initially rated to meet a minimum lifetime loss ratio of 65%. With the proposed rate schedules, we expect to meet the 65% loss ratio standard for the lifetime of these forms.

Christopher J. Conforti, ASA, MAAA

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,353.15
66	1,395.04
67	1,446.86
68	1,501.95
69	1,559.77
70	1,621.08
71	1,685.44
72	1,753.40
73	1,824.86
74	1,900.24
75	1,979.66
76	2,063.22
77	2,151.15
78	2,243.98
79	2,314.13
80+	2,379.03

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,183.08
66	1,219.74
67	1,265.01
68	1,313.12
69	1,363.73
70	1,417.19
71	1,473.70
72	1,532.93
73	1,595.44
74	1,661.44
75	1,730.82
76	1,803.80
77	1,880.82
78	1,961.87
79	2,023.29
80	2,079.91
81	2,148.85
82	2,219.98
83	2,293.40
84	2,369.43
85	2,447.87
86	2,528.92
87	2,612.71
88	2,699.21
89	2,788.67
90	2,880.85
91	2,928.41
92	2,976.85
93	3,026.16
94	3,076.23
95	3,127.17
96	3,178.99
97	3,231.46
98	3,285.03
99+	3,339.46

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,314.64
66	1,355.23
67	1,405.52
68	1,459.08
69	1,515.37
70	1,574.61
71	1,637.44
72	1,703.33
73	1,772.93
74	1,845.91
75	1,923.15
76	2,004.20
77	2,089.73
78	2,179.95
79	2,248.24
80	2,311.07
81	2,387.54
82	2,466.63
83	2,548.23
84	2,632.67
85	2,719.72
86	2,809.72
87	2,902.67
88	2,998.67
89	3,098.05
90	3,200.48
91	3,253.50
92	3,307.28
93	3,362.04
94	3,417.68
95	3,474.19
96	3,531.68
97	3,590.15
98	3,649.61
99+	3,709.93

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,314.64
66	1,355.23
67	1,405.52
68	1,459.08
69	1,515.37
70	1,574.61
71	1,637.44
72	1,703.33
73	1,772.93
74	1,845.91
75	1,923.15
76	2,004.20
77	2,089.73
78	2,179.95
79	2,248.24
80	2,311.07
81	2,387.54
82	2,466.63
83	2,548.23
84	2,632.67
85	2,719.72
86	2,809.72
87	2,902.67
88	2,998.67
89	3,098.05
90	3,200.48
91	3,253.50
92	3,307.28
93	3,362.04
94	3,417.68
95	3,474.19
96	3,531.68
97	3,590.15
98	3,649.61
99+	3,709.93

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,460.61
66	1,505.99
67	1,561.95
68	1,621.19
69	1,683.70
70	1,749.69
71	1,819.29
72	1,892.60
73	1,969.84
74	2,051.22
75	2,136.75
76	2,226.96
77	2,321.98
78	2,422.34
79	2,497.94
80	2,567.87
81	2,652.74
82	2,740.67
83	2,831.43
84	2,925.03
85	3,021.90
86	3,121.94
87	3,225.25
88	3,331.94
89	3,442.12
90	3,556.22
91	3,615.02
92	3,674.70
93	3,735.68
94	3,797.53
95	3,860.37
96	3,924.29
97	3,989.20
98	4,055.20
99+	4,122.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,460.61
66	1,505.99
67	1,561.95
68	1,621.19
69	1,683.70
70	1,749.69
71	1,819.29
72	1,892.60
73	1,969.84
74	2,051.22
75	2,136.75
76	2,226.96
77	2,321.98
78	2,422.34
79	2,497.94
80	2,567.87
81	2,652.74
82	2,740.67
83	2,831.43
84	2,925.03
85	3,021.90
86	3,121.94
87	3,225.25
88	3,331.94
89	3,442.12
90	3,556.22
91	3,615.02
92	3,674.70
93	3,735.68
94	3,797.53
95	3,860.37
96	3,924.29
97	3,989.20
98	4,055.20
99+	4,122.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,622.82
66	1,673.11
67	1,735.29
68	1,801.29
69	1,870.68
70	1,944.20
71	2,021.55
72	2,102.82
73	2,188.78
74	2,279.11
75	2,374.13
76	2,474.38
77	2,579.98
78	2,691.47
79	2,775.58
80	2,853.14
81	2,947.50
82	3,045.14
83	3,145.94
84	3,250.01
85	3,357.57
86	3,468.73
87	3,583.50
88	3,702.19
89	3,824.70
90	3,951.35
91	4,016.58
92	4,083.02
93	4,150.66
94	4,219.38
95	4,289.42
96	4,360.33
97	4,432.44
98	4,505.64
99+	4,580.36

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,692.20
66	1,767.48
67	1,845.69
68	1,926.64
69	2,011.18
70	2,099.00
71	2,190.31
72	2,285.65
73	2,384.93
74	2,488.89
75	2,597.54
76	2,711.32
77	2,830.56
78	2,955.68
79	3,044.37
80+	3,107.54

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,479.59
66	1,545.26
67	1,613.77
68	1,684.57
69	1,758.31
70	1,835.11
71	1,914.97
72	1,998.42
73	2,085.26
74	2,176.13
75	2,270.93
76	2,370.42
77	2,474.60
78	2,584.23
79	2,661.69
80	2,716.89
81	2,802.30
82	2,890.12
83	2,980.88
84	3,074.48
85	3,171.03
86	3,270.63
87	3,373.39
88	3,479.21
89	3,588.52
90	3,701.10
91	3,759.24
92	3,818.37
93	3,878.15
94	3,939.13
95	4,000.98
96	4,063.71
97	4,127.53
98	4,192.33
99+	4,258.00

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,643.88
66	1,717.08
67	1,792.89
68	1,871.77
69	1,953.80
70	2,039.11
71	2,127.80
72	2,220.42
73	2,316.96
74	2,417.87
75	2,523.25
76	2,633.76
77	2,749.61
78	2,871.36
79	2,957.54
80	3,018.85
81	3,113.65
82	3,211.50
83	3,312.30
84	3,416.37
85	3,523.61
86	3,634.22
87	3,748.22
88	3,865.82
89	3,987.24
90	4,112.37
91	4,177.06
92	4,242.62
93	4,309.16
94	4,376.91
95	4,445.74
96	4,515.56
97	4,586.47
98	4,658.47
99+	4,731.56

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,643.88
66	1,717.08
67	1,792.89
68	1,871.77
69	1,953.80
70	2,039.11
71	2,127.80
72	2,220.42
73	2,316.96
74	2,417.87
75	2,523.25
76	2,633.76
77	2,749.61
78	2,871.36
79	2,957.54
80	3,018.85
81	3,113.65
82	3,211.50
83	3,312.30
84	3,416.37
85	3,523.61
86	3,634.22
87	3,748.22
88	3,865.82
89	3,987.24
90	4,112.37
91	4,177.06
92	4,242.62
93	4,309.16
94	4,376.91
95	4,445.74
96	4,515.56
97	4,586.47
98	4,658.47
99+	4,731.56

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,826.60
66	1,907.77
67	1,992.31
68	2,079.69
69	2,170.89
70	2,265.58
71	2,364.20
72	2,467.07
73	2,574.41
74	2,686.45
75	2,803.72
76	2,926.45
77	3,055.07
78	3,190.45
79	3,286.12
80	3,354.41
81	3,459.68
82	3,568.33
83	3,680.37
84	3,796.00
85	3,915.02
86	4,038.08
87	4,164.84
88	4,295.53
89	4,430.47
90	4,569.56
91	4,641.45
92	4,714.22
93	4,788.18
94	4,863.34
95	4,939.70
96	5,017.27
97	5,095.92
98	5,175.99
99+	5,257.27

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,826.60
66	1,907.77
67	1,992.31
68	2,079.69
69	2,170.89
70	2,265.58
71	2,364.20
72	2,467.07
73	2,574.41
74	2,686.45
75	2,803.72
76	2,926.45
77	3,055.07
78	3,190.45
79	3,286.12
80	3,354.41
81	3,459.68
82	3,568.33
83	3,680.37
84	3,796.00
85	3,915.02
86	4,038.08
87	4,164.84
88	4,295.53
89	4,430.47
90	4,569.56
91	4,641.45
92	4,714.22
93	4,788.18
94	4,863.34
95	4,939.70
96	5,017.27
97	5,095.92
98	5,175.99
99+	5,257.27

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,029.62
66	2,119.73
67	2,213.55
68	2,310.85
69	2,412.09
70	2,517.36
71	2,627.00
72	2,741.21
73	2,860.45
74	2,985.03
75	3,115.17
76	3,251.65
77	3,394.66
78	3,544.99
79	3,651.24
80	3,727.17
81	3,844.00
82	3,964.88
83	4,089.35
84	4,217.64
85	4,350.18
86	4,486.87
87	4,627.60
88	4,772.80
89	4,922.69
90	5,077.27
91	5,157.12
92	5,238.07
93	5,320.32
94	5,403.77
95	5,488.65
96	5,574.72
97	5,662.21
98	5,751.12
99+	5,841.33

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,182.54
66	1,242.21
67	1,309.84
68	1,379.99
69	1,452.86
70	1,528.68
71	1,607.55
72	1,689.80
73	1,775.55
74	1,865.00
75	1,958.60
76	2,056.24
77	2,158.78
78	2,266.24
79	2,344.45
80+	2,429.65

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,033.96
66	1,086.10
67	1,145.23
68	1,206.43
69	1,270.24
70	1,336.57
71	1,405.30
72	1,477.41
73	1,552.24
74	1,630.57
75	1,712.28
76	1,797.80
77	1,887.37
78	1,981.40
79	2,049.69
80	2,124.20
81	2,210.05
82	2,299.40
83	2,392.13
84	2,489.00
85	2,589.47
86	2,694.09
87	2,802.85
88	2,916.08
89	3,033.90
90	3,156.41
91	3,220.12
92	3,285.25
93	3,351.68
94	3,419.43
95	3,488.48
96	3,558.95
97	3,630.84
98	3,704.26
99+	3,779.10

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,418.28
66	1,489.84
67	1,570.79
68	1,654.90
69	1,742.49
70	1,833.37
71	1,927.95
72	2,026.67
73	2,129.33
74	2,236.89
75	2,348.82
76	2,465.98
77	2,589.14
78	2,717.87
79	2,811.69
80	2,913.79
81	3,031.61
82	3,154.12
83	3,281.43
84	3,414.08
85	3,551.86
86	3,695.42
87	3,844.77
88	4,000.11
89	4,161.78
90	4,330.11
91	4,417.49
92	4,506.73
93	4,597.71
94	4,690.54
95	4,785.23
96	4,881.89
97	4,980.61
98	5,081.19
99+	5,183.96

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,625.77
66	1,685.44
67	1,757.44
68	1,831.73
69	1,908.09
70	1,987.07
71	2,068.13
72	2,151.69
73	2,237.98
74	2,326.67
75	2,418.31
76	2,512.89
77	2,610.20
78	2,710.67
79	2,767.50
80+	2,825.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,421.44
66	1,473.59
67	1,536.53
68	1,601.44
69	1,668.20
70	1,737.26
71	1,808.17
72	1,881.26
73	1,956.64
74	2,034.20
75	2,114.38
76	2,196.96
77	2,282.05
78	2,369.98
79	2,419.51
80	2,470.12
81	2,534.60
82	2,600.71
83	2,668.56
84	2,738.27
85	2,809.72
86	2,883.03
87	2,958.41
88	3,035.43
89	3,114.74
90	3,196.01
91	3,237.79
92	3,280.12
93	3,322.88
94	3,366.19
95	3,410.15
96	3,454.66
97	3,499.72
98	3,545.43
99+	3,591.68

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,579.41
66	1,637.33
67	1,707.37
68	1,779.37
69	1,853.77
70	1,930.24
71	2,009.11
72	2,090.27
73	2,173.95
74	2,260.24
75	2,349.14
76	2,441.00
77	2,535.58
78	2,633.21
79	2,688.41
80	2,744.60
81	2,816.16
82	2,889.69
83	2,965.18
84	3,042.52
85	3,121.94
86	3,203.43
87	3,287.10
88	3,372.84
89	3,460.77
90	3,551.21
91	3,597.46
92	3,644.48
93	3,692.04
94	3,740.37
95	3,789.02
96	3,838.55
97	3,888.62
98	3,939.35
99+	3,990.84

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,579.41
66	1,637.33
67	1,707.37
68	1,779.37
69	1,853.77
70	1,930.24
71	2,009.11
72	2,090.27
73	2,173.95
74	2,260.24
75	2,349.14
76	2,441.00
77	2,535.58
78	2,633.21
79	2,688.41
80	2,744.60
81	2,816.16
82	2,889.69
83	2,965.18
84	3,042.52
85	3,121.94
86	3,203.43
87	3,287.10
88	3,372.84
89	3,460.77
90	3,551.21
91	3,597.46
92	3,644.48
93	3,692.04
94	3,740.37
95	3,789.02
96	3,838.55
97	3,888.62
98	3,939.35
99+	3,990.84

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,754.93
66	1,819.29
67	1,897.08
68	1,977.26
69	2,059.73
70	2,144.71
71	2,232.42
72	2,322.64
73	2,415.69
74	2,511.47
75	2,610.41
76	2,712.30
77	2,817.36
78	2,926.01
79	2,987.21
80	3,049.61
81	3,129.25
82	3,210.96
83	3,294.74
84	3,380.70
85	3,468.95
86	3,559.50
87	3,652.44
88	3,747.79
89	3,845.53
90	3,946.00
91	3,997.38
92	4,049.53
93	4,102.33
94	4,156.00
95	4,210.11
96	4,265.09
97	4,320.73
98	4,377.13
99+	4,434.29

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,754.93
66	1,819.29
67	1,897.08
68	1,977.26
69	2,059.73
70	2,144.71
71	2,232.42
72	2,322.64
73	2,415.69
74	2,511.47
75	2,610.41
76	2,712.30
77	2,817.36
78	2,926.01
79	2,987.21
80	3,049.61
81	3,129.25
82	3,210.96
83	3,294.74
84	3,380.70
85	3,468.95
86	3,559.50
87	3,652.44
88	3,747.79
89	3,845.53
90	3,946.00
91	3,997.38
92	4,049.53
93	4,102.33
94	4,156.00
95	4,210.11
96	4,265.09
97	4,320.73
98	4,377.13
99+	4,434.29

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,949.87
66	2,021.44
67	2,107.73
68	2,196.96
69	2,288.60
70	2,383.18
71	2,480.38
72	2,580.74
73	2,684.05
74	2,790.52
75	2,900.48
76	3,013.61
77	3,130.45
78	3,251.10
79	3,319.06
80	3,388.55
81	3,477.03
82	3,567.68
83	3,660.73
84	3,756.30
85	3,854.37
86	3,954.95
87	4,058.26
88	4,164.18
89	4,272.95
90	4,384.33
91	4,441.49
92	4,499.53
93	4,558.22
94	4,617.67
95	4,677.89
96	4,738.87
97	4,800.83
98	4,863.45
99+	4,926.94

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,927.62
66	2,002.78
67	2,084.93
68	2,169.58
69	2,256.64
70	2,346.53
71	2,439.14
72	2,534.71
73	2,633.21
74	2,734.56
75	2,839.29
76	2,947.07
77	3,058.45
78	3,173.21
79	3,245.54
80+	3,319.61

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,685.22
66	1,751.00
67	1,822.89
68	1,896.75
69	1,973.11
70	2,051.55
71	2,132.71
72	2,216.05
73	2,302.24
74	2,390.71
75	2,482.34
76	2,576.71
77	2,673.90
78	2,774.27
79	2,837.65
80	2,902.45
81	2,981.32
82	3,062.59
83	3,145.72
84	3,231.25
85	3,319.28
86	3,409.50
87	3,502.23
88	3,597.46
89	3,695.31
90	3,796.00
91	3,847.60
92	3,899.86
93	3,952.99
94	4,006.77
95	4,061.31
96	4,116.51
97	4,172.47
98	4,229.31
99+	4,286.80

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,872.75
66	1,945.51
67	2,025.26
68	2,107.62
69	2,192.38
70	2,279.54
71	2,369.54
72	2,462.27
73	2,558.05
74	2,656.45
75	2,758.12
76	2,862.96
77	2,971.07
78	3,082.45
79	3,152.81
80	3,225.03
81	3,312.63
82	3,402.84
83	3,495.24
84	3,590.26
85	3,687.90
86	3,788.15
87	3,891.24
88	3,997.06
89	4,105.82
90	4,217.42
91	4,274.91
92	4,332.95
93	4,391.85
94	4,451.64
95	4,512.07
96	4,573.38
97	4,635.67
98	4,698.62
99+	4,762.54

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,872.75
66	1,945.51
67	2,025.26
68	2,107.62
69	2,192.38
70	2,279.54
71	2,369.54
72	2,462.27
73	2,558.05
74	2,656.45
75	2,758.12
76	2,862.96
77	2,971.07
78	3,082.45
79	3,152.81
80	3,225.03
81	3,312.63
82	3,402.84
83	3,495.24
84	3,590.26
85	3,687.90
86	3,788.15
87	3,891.24
88	3,997.06
89	4,105.82
90	4,217.42
91	4,274.91
92	4,332.95
93	4,391.85
94	4,451.64
95	4,512.07
96	4,573.38
97	4,635.67
98	4,698.62
99+	4,762.54

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,080.67
66	2,161.84
67	2,250.42
68	2,341.73
69	2,435.98
70	2,532.85
71	2,633.00
72	2,735.98
73	2,842.23
74	2,951.65
75	3,064.67
76	3,181.06
77	3,301.28
78	3,425.10
79	3,503.32
80	3,583.28
81	3,680.70
82	3,780.84
83	3,883.71
84	3,989.42
85	4,097.97
86	4,209.35
87	4,323.89
88	4,441.60
89	4,562.36
90	4,686.51
91	4,750.32
92	4,814.80
93	4,880.36
94	4,946.80
95	5,013.99
96	5,082.18
97	5,151.34
98	5,221.37
99+	5,292.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,080.67
66	2,161.84
67	2,250.42
68	2,341.73
69	2,435.98
70	2,532.85
71	2,633.00
72	2,735.98
73	2,842.23
74	2,951.65
75	3,064.67
76	3,181.06
77	3,301.28
78	3,425.10
79	3,503.32
80	3,583.28
81	3,680.70
82	3,780.84
83	3,883.71
84	3,989.42
85	4,097.97
86	4,209.35
87	4,323.89
88	4,441.60
89	4,562.36
90	4,686.51
91	4,750.32
92	4,814.80
93	4,880.36
94	4,946.80
95	5,013.99
96	5,082.18
97	5,151.34
98	5,221.37
99+	5,292.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,311.84
66	2,402.05
67	2,500.56
68	2,602.01
69	2,706.63
70	2,814.30
71	2,925.47
72	3,039.90
73	3,158.05
74	3,279.57
75	3,405.14
76	3,534.52
77	3,668.04
78	3,805.60
79	3,892.55
80	3,981.57
81	4,089.68
82	4,201.06
83	4,315.16
84	4,432.65
85	4,553.31
86	4,677.12
87	4,804.43
88	4,935.12
89	5,069.30
90	5,207.30
91	5,278.10
92	5,349.88
93	5,422.65
94	5,496.39
95	5,571.12
96	5,646.83
97	5,723.63
98	5,801.52
99+	5,880.50

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,311.73
66	2,402.49
67	2,496.52
68	2,594.05
69	2,695.61
70	2,801.10
71	2,910.96
72	3,025.28
73	3,144.74
74	3,269.21
75	3,399.46
76	3,535.50
77	3,678.30
78	3,827.86
79	3,936.51
80+	4,055.20

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,021.22
66	2,100.53
67	2,182.67
68	2,268.09
69	2,356.67
70	2,449.07
71	2,544.96
72	2,645.11
73	2,749.50
74	2,858.27
75	2,971.94
76	3,091.28
77	3,215.76
78	3,346.66
79	3,441.79
80	3,545.43
81	3,662.59
82	3,783.46
83	3,908.37
84	4,037.31
85	4,170.62
86	4,308.18
87	4,450.33
88	4,597.27
89	4,748.91
90	4,905.78
91	4,986.72
92	5,068.87
93	5,152.54
94	5,237.52
95	5,324.03
96	5,412.06
97	5,501.30
98	5,592.06
99+	5,684.24

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,245.84
66	2,333.87
67	2,425.29
68	2,520.20
69	2,618.81
70	2,721.25
71	2,827.72
72	2,938.99
73	3,054.96
74	3,175.72
75	3,302.37
76	3,434.70
77	3,573.24
78	3,718.66
79	3,824.37
80	3,939.46
81	4,069.49
82	4,203.67
83	4,342.55
84	4,485.78
85	4,633.82
86	4,786.65
87	4,944.61
88	5,107.92
89	5,276.47
90	5,450.57
91	5,540.57
92	5,631.88
93	5,724.72
94	5,819.19
95	5,915.19
96	6,012.93
97	6,112.09
98	6,212.89
99+	6,315.44

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,245.84
66	2,333.87
67	2,425.29
68	2,520.20
69	2,618.81
70	2,721.25
71	2,827.72
72	2,938.99
73	3,054.96
74	3,175.72
75	3,302.37
76	3,434.70
77	3,573.24
78	3,718.66
79	3,824.37
80	3,939.46
81	4,069.49
82	4,203.67
83	4,342.55
84	4,485.78
85	4,633.82
86	4,786.65
87	4,944.61
88	5,107.92
89	5,276.47
90	5,450.57
91	5,540.57
92	5,631.88
93	5,724.72
94	5,819.19
95	5,915.19
96	6,012.93
97	6,112.09
98	6,212.89
99+	6,315.44

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,495.43
66	2,593.29
67	2,694.85
68	2,800.12
69	2,909.76
70	3,023.65
71	3,142.01
72	3,265.61
73	3,394.44
74	3,528.73
75	3,669.35
76	3,816.40
77	3,970.22
78	4,131.89
79	4,249.38
80	4,377.24
81	4,521.56
82	4,670.91
83	4,825.05
84	4,984.21
85	5,148.61
86	5,318.57
87	5,494.10
88	5,675.41
89	5,862.82
90	6,056.35
91	6,156.28
92	6,257.95
93	6,361.26
94	6,466.20
95	6,572.89
96	6,681.33
97	6,791.62
98	6,903.54
99+	7,017.43

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,495.43
66	2,593.29
67	2,694.85
68	2,800.12
69	2,909.76
70	3,023.65
71	3,142.01
72	3,265.61
73	3,394.44
74	3,528.73
75	3,669.35
76	3,816.40
77	3,970.22
78	4,131.89
79	4,249.38
80	4,377.24
81	4,521.56
82	4,670.91
83	4,825.05
84	4,984.21
85	5,148.61
86	5,318.57
87	5,494.10
88	5,675.41
89	5,862.82
90	6,056.35
91	6,156.28
92	6,257.95
93	6,361.26
94	6,466.20
95	6,572.89
96	6,681.33
97	6,791.62
98	6,903.54
99+	7,017.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,772.85
66	2,881.39
67	2,994.30
68	3,111.25
69	3,232.99
70	3,359.64
71	3,491.21
72	3,628.44
73	3,771.68
74	3,920.80
75	4,077.02
76	4,240.33
77	4,411.49
78	4,590.94
79	4,721.42
80	4,863.56
81	5,024.03
82	5,189.74
83	5,361.12
84	5,537.95
85	5,720.79
86	5,909.51
87	6,104.57
88	6,306.06
89	6,514.20
90	6,729.22
91	6,840.16
92	6,953.18
93	7,068.05
94	7,184.56
95	7,303.14
96	7,423.57
97	7,546.19
98	7,670.66
99+	7,797.10

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,869.69
66	1,947.26
67	2,031.04
68	2,118.20
69	2,208.53
70	2,302.56
71	2,400.53
72	2,502.52
73	2,608.89
74	2,719.94
75	2,835.90
76	2,957.21
77	3,084.52
78	3,217.94
79	3,314.81
80+	3,420.52

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,634.71
66	1,702.46
67	1,775.66
68	1,851.80
69	1,930.89
70	2,013.15
71	2,098.78
72	2,187.91
73	2,280.96
74	2,378.05
75	2,479.40
76	2,585.54
77	2,696.81
78	2,813.43
79	2,898.08
80	2,990.59
81	3,096.30
82	3,205.50
83	3,318.74
84	3,435.90
85	3,557.21
86	3,682.77
87	3,812.70
88	3,947.31
89	4,086.62
90	4,230.84
91	4,305.46
92	4,381.49
93	4,458.73
94	4,537.49
95	4,617.56
96	4,699.05
97	4,781.96
98	4,866.40
99+	4,952.36

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,242.45
66	2,335.40
67	2,435.87
68	2,540.38
69	2,648.71
70	2,761.50
71	2,878.99
72	3,001.39
73	3,128.92
74	3,262.12
75	3,401.21
76	3,546.73
77	3,699.46
78	3,859.39
79	3,975.57
80	4,102.55
81	4,247.31
82	4,397.20
83	4,552.43
84	4,713.23
85	4,879.60
86	5,051.74
87	5,230.10
88	5,414.79
89	5,605.92
90	5,803.81
91	5,906.24
92	6,010.53
93	6,116.68
94	6,224.57
95	6,334.42
96	6,446.24
97	6,560.02
98	6,675.76
99+	6,793.69

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